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S. D. OF FLA. - FT. LAUD.David Morris Clayman / דוד משה קליימן / אדם דוד קליימן, *Pro se*

**IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF FLORIDA**

David Morris Clayman ( / אדם דוד  
(דוד משה קליימן),  
Plaintiffs,

vs.

**SCOTT BESSANT**, in his official  
capacity as  
Secretary of the Treasury;  
**UNITED STATES OF  
AMERICA**;  
**CONGRESS OF THE UNITED  
STATES**;  
**JEROME H. POWELL**, in his  
official capacity as  
Chair of the Federal Reserve; and  
**GENE L. DODARO**, in his official  
capacity as  
Comptroller General,  
Defendants

CASE NO. \_\_\_\_\_

**INITIAL COMPLAINT**

**PROPOSAL FOR CIVIC  
CURRENCY REFORM:**

- 1. NECESSARY MOTTO CHANGE,**
- 2. NECESSARY OR ADVISABLE  
DESIGN CHANGE AND  
SUBSTRATE (DURABLE,  
IDENTIFIABLE, FULL-COLOR  
PLASTIC) CHANGE**
- 3. STRONGLY ADVISABLE  
CURRENCY NAME CHANGE**

**THREE-JUDGE PANEL REQUESTED. PER 28 U.S.C. § 2284 (SEE PAGE 33)**

**INITIAL COMPLAINT**

**COMES NOW** David Morris Clayman ( / דוד משה קליימן / אדם דוד), as the Plaintiff for all sectarian  
and civic religious claims herein, including:

- A plea for an updated non-sectarian motto, at minimum one that doesn't use the sacred,  
unhyphenated form of G-d's Name

1           • True access to self-pay cashless bail nationwide, requiring jails everywhere in the United  
2 States to permit and facilitate reasonable and speedy detainee access to a variety of convenient  
3 non-cash financial instruments accessible from their belongings or a computer terminal for the  
4 payment of bail  
5

6           • A civic currency retitling and motto tournament contest to make our daily currency name  
7 more meaningful  
8

9           • A civic currency design overhaul (plastic, better themes, no further penny mintings)  
10

### 11 **The Core Religious Conflict**

12           1. Plaintiff David Morris Clayman brings this pro se complaint under the Religious Freedom  
13 Restoration Act (RFRA), the First Amendment, and the Fifth Amendment to challenge a  
14 longstanding government practice: the printing of the national motto, "In G-d We Trust," on U.S.  
15 currency and other government-issued documents.

16           2. For Plaintiff and others who observe strict Jewish practices regarding the sanctity of  
17 G-d's Name, this practice imposes a substantial burden. Under common American Jewish  
18 custom and personal religious belief, G-d's unredacted, unhyphenated name must not be  
19 desecrated or discarded, yet the Government routinely prints the full Name of G-d on materials  
20 that are treated like any other type of paper, walked billions of times a day into spaces Jews  
21 consider spiritually degrading like bathrooms where the print name of G-d should not be taken,  
22 and the prints of G-d's full name are destined for very routine, daily unceremonized bulk  
23 destruction and disposal. This conflict renders Plaintiff unable to participate in normal economic  
24 life without compromising his faith.

25           3. The "sacred form" of G-d's English Name that I will refer to by that label from here on is  
26 the unhyphenated version with an "o" in the middle of "G-d" that is written here either not at all or  
27 as little as possible. You will only see the sacred forms (English and Hebrew) in the  
28



1 reproductions of the Talmudic Tractate Rosh Hashanah and Megillat Taanit in the slides inserted  
 2 in the middle of this document, and those pages if held in paper form must be treated with  
 3 extreme care and certifiably handed or mailed back to the Plaintiff at the end of this proceeding  
 4 please, as a religiously and legally necessary courtesy.  
 5

## 6 **Relief Sought**

7  
 8 4. Plaintiff respectfully seeks declaratory and injunctive relief to:

9  
 10 a. Prevent the future printing or minting of currency bearing the unhyphenated Name of  
 11 G-d and redesign the currency and motto or motto-name accordingly;

12 b. Provide alternatives for religious objectors, including secular motto designs ideally  
 13 promoted up to the very title of the currency, ideally with modernized currency better  
 14 identifiable for those with disabilities like blindness;

15 c. Reform cash bail systems and public services to permit no-fee digital payments;

16  
 17 d. Compensate for burdens suffered under the Fifth Amendment's Takings Clause and via  
 18 RFRA statutory mechanisms.  
 19

20 5. This complaint also proposes a longer-term solution: the establishment of a creative  
 21 national contest to select a new, pluralistic motto and currency title, aiming to unify Americans  
 22 through shared civic religious values, not sectarian claims.  
 23

## 24 **II. JURISDICTION AND VENUE**

25  
 26 6. This Court has jurisdiction pursuant to:

- 27 ○ 28 U.S.C. § 1331 (federal question jurisdiction)  
 28 ○ 28 U.S.C. § 1346(a)(2) (claims against the United States)

- 1       ○ 28 U.S.C. § 1361 (mandamus)
- 2       ○ 42 U.S.C. § 2000bb-1(c) (RFRA)

3       7. Venue is proper in the Southern District of Florida pursuant to 28 U.S.C. § 1391(b) and  
 4 (e) because Plaintiff resides in this district at 7930 Palacio Del Mar Drive, Boca Raton, FL  
 5 33433-4148, and substantial events giving rise to this Complaint occurred here.  
 6

### 7       **III. PARTIES**

#### 8       **A. Plaintiff**

9       8. **David Morris Clayman** is a resident of Boca Raton, Florida, and a practicing  
 10  
 11 Conservative Jew whose religious beliefs require the utmost care and respect for the sacred  
 12 unhyphenated name of G-d, in English, in its dominant sacred form in any language he learns  
 13 ("Mon Di-ux!" (FR), "¡Di-os mio!" (ES)), and of course also the seven Holy Names in the tongue  
 14 of Hebrew. The Plaintiff is a business owner (Healthy Consent, PBC, a Delaware Public Benefit  
 15 Corporation), is an investor, and has lately started running for Commander-in-Chief, Precedent,  
 16 and President of the United States in 2028 and beyond. Please note the realization and  
 17 struggles that precipitated and formed this case predate his decision to run for the Precedency,  
 18 but are yet one more example of his overwhelming frustration at being, like so many other  
 19 Americans, relegated to the role of a Non-Player Character (NPC) in American democracy for  
 20 lack of ability to have his grievances on this and so many other important issues resolved  
 21 through pleading with his legislators or the Executive Branch, needing instead to resort to this  
 22 religious rights claim in the Courts.  
 23

24       9. Pursuant to the religious history of Talmudic Tractate Rosh Hashanah 18B, Plaintiff  
 25 refrains from the use of currency or documents of any kind superfluously bearing the  
 26 unhyphenated name of G-d, particularly when used as a central design element as we see on  
 27 the banknotes and coins of United States currency, due to religious obligations detailed in the  
 28



1 Talmudic Tractate Rosh Hashanah 18B4 and followed assiduously by his forebears, the  
2 Hasmonean Jews in the time of the Maccabees after the Maccabean Revolt.  
3

#### 4 **B. Defendants**

5  
6 10. **Scott Bessant**: Secretary of the Treasury, sued in his official capacity for overseeing the  
7 printing, minting, destruction and desecration of currency pursuant to 31 U.S.C. § 5112, 31  
8 U.S.C. § 5120. Service: c/o Office of the General Counsel, U.S. Department of the Treasury,  
9 1500 Pennsylvania Avenue, NW, Washington, DC 20220.

10 11. **United States of America**: The federal government as a whole, responsible for  
11 implementing and enforcing the challenged policies. Service: 500 E Broward Boulevard, Ft.  
12 Lauderdale, FL 33394, and U.S. Department of Justice, 950 Pennsylvania Avenue, NW,  
13 Washington, DC 20530-0001.

14 12. **Congress of the United States**: The legislative body responsible for enacting the  
15 statutory requirements regarding currency design and content. Congress shall be served through  
16 the Office of Senate Legal Counsel (642 Hart Senate Office Building, Washington, DC 20510)  
17 and the Office of the General Counsel of the House of Representatives (219 Cannon House  
18 Office Building, Washington, DC 20515). This case would have been much easier to handle if  
19 Senate and House members had reacted sensitively to this religious design concern 10 years  
20 ago when it was first brought to their attention but ignored (multiple times on multiple trips to  
21 DC). We would have had a 10 year head start, and any attempted redesign and reissuance of  
22 currency might have been completed by now.  
23

24 13. **Jerome H. Powell**: Chair of the Board of Governors of the Federal Reserve, sued in his  
25 official capacity, responsible for determining currency fitness and overseeing its destruction and  
26 desecration under 31 CFR Part 100. Service: c/o Office of the Secretary, Board of Governors of  
27 the Federal Reserve System, 20th Street and Constitution Avenue, NW, Washington, DC 20551.  
28

1           14. **Gene Louis Dodaro**: Comptroller General of the United States, sued in his official  
 2 capacity, tasked with auditing currency cancellation, destruction, and desecration under 31  
 3 U.S.C. § 5120. Service: c/o Office of the General Counsel, U.S. Government Accountability  
 4 Office (GAO), 441 G Street, NW, Washington, DC 20548.  
 5

## 6 **IV. FACTUAL ALLEGATIONS**

### 7 **A. Religious Beliefs and Historical Foundation**

8  
 9  
 10           15. Plaintiff adheres to the teachings of Tractate Rosh Hashanah 18B4 and Megillat Taanit.  
 11 **Please attempt to read in full and fully understand this chapter of Jewish religious history**  
 12 as disclosed in the inserted PDF slide presentation "Hasmonean History - Shaimos (i.e.  
 13 Protected Names of G-d) on BCE Debt Notes" before going any further. **Please treat these**  
 14 **pages that follow extremely carefully. They contain intact unhyphenated prints of G-d's**  
 15 **Holy Name, not just in sacred form in the English languages but also in the tongues of**  
 16 **Hebrew, which practically all religious Jews consider to be even holier and more sacred**  
 17 **than English, or any other language or dialect. If you have a print copy of this, the print**  
 18 **copy must be treated with the utmost respect and returned to the Plaintiff for religious**  
 19 **storage in a genizah (a temporary religious holding site for documents destined for**  
 20 **religious burial) and ultimately religious burial when this case closes.**  
 21

22           16. This chapter of history detailed in Talmudic Tractate Rosh Hashanah 18B4 and in  
 23 Megillat Tanit was so important to the Jewish people in Israel that there was a holiday on the  
 24 Jewish calendar on that day to celebrate the elimination of G-d's Name from debt notes, until  
 25 mourning the political assassination of Gedaliah the Governor 400 years earlier with a fast day  
 26 that most religious Jews still observe (the annual "Fast of Gedaliah") was ultimately deemed to  
 27 re-overweigh the importance of continuing to celebrate the elimination of G-d's Name from debt  
 28 contracts.



1 17. To simplify the history: if I had to compare this to US civic religious holidays, it would be  
 2 as if Presidents' Day, Flag Day, or St. Patrick's Day were originally celebrated on September  
 3 11th, until the World Trade Center attacks replaced the celebratory day with a major mourning  
 4 day that outweighs the original celebration and lasts millennia, until most Americans forget we  
 5 ever had the original holiday on that date. But that does not obviate the civic religious or  
 6 sectarian religious significance of these original celebratory days!

7  
 8 18. If this RFRA case succeeds, pending final legal success, I plan to revive the Hasmonean  
 9 Maccabean tradition and celebrate with my future family a minor new American or Jewish  
 10 American celebratory holiday on the day that the final judgment is rendered, which I deeply hope  
 11 will be decided substantially before and effectuated with orders and responsive draft designs no  
 12 later than July 4th, 2026 on the quarter-millennial celebration of American freedom.

## 13 **B. Jewish Law and Currency Practices**

14  
 15 19. Plaintiff adheres to Jewish laws and customs, including the principle of avoiding the  
 16 unnecessary destruction or desecration of sacred texts and names, of which there are seven  
 17 holy names in Hebrew and, for the Plaintiff, one (G-d unhyphenated) in English and one sacred  
 18 form in almost every other commonly spoken language the Plaintiff learns or translates to.

19  
 20 20. Under Jewish law and tradition, many Jews like the Plaintiff believe not just the Hebrew  
 21 names but also the dominant name of G-d in languages like English must generally be  
 22 hyphenated (e.g., "G-d") on secular documents to prevent the intact sacred name from being  
 23 desecrated if mistreated or from getting diluted or treated superfluously.

24 21. While it is very common for American Jews to hyphenate the Name of G-d in their own  
 25 writing practices, it is not common yet for American Jews to realize the logical extension is a  
 26 need to protect United States currency from bathrooms and end-of-life careless destruction. The  
 27 Plaintiff acknowledges his practices with currency are very rare currently among American Jews,  
 28 possibly wholly singular, but whether typified and classified under Jewish law as a religious legal

1 requirement, custom, or idiosyncratic chumra<sup>1</sup> ("a fence around the law"), these practices reflect  
 2 the most logical extension of the underlying religious beliefs of hundreds of thousands or even  
 3 millions of American Jewish "hyphenators" (of the Name of G-d) like me. Analogous civic  
 4 religious protections can be seen in American law as applied to the proper recommended display  
 5 and disposal of the American flag under 18 U.S. Code §700, "Desecration of the flag of the  
 6 United States; penalties". and 4 U.S. Code §8 "Respect for flag". These codes require  
 7 ceremonial destruction of the flag when worn. Similarly, under Judaism, there are conventions  
 8 and religious requirements for respect and disposal for the Name of G-d (unlike the American  
 9 flag burning is strictly disallowed; ceremonial Jewish religious burial is permitted), and the  
 10 Government is not and most People in the United States are not cautiously abiding by those  
 11 strictures, making it difficult or typically impossible for Plaintiff Clayman to transact in cash with  
 12 them.  
 13

### 14 **C. Government Currency Destruction Practices**

15  
 16 22. The lifespan of banknotes is quite short, particularly from G-d's geological timescales.  
 17 About 15% of all currency Americans deposit into banks gets destroyed as "unfit for circulation."  
 18 The Federal Reserve destroyed about 136 million banknotes in 2022 alone—372,000 banknotes  
 19 with G-d's Name shredded unceremoniously each day.  
 20

21 23. Currency lifespans:

- 22 ○ \$1 bills: 6.6 years

23  


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<sup>1</sup> A chumra is a "fence about the law", meaning any rigorous Jewish practice that goes beyond the established narrowmost understanding of what's necessary under Jewish law. Some chumras have become halakhic Jewish laws. For instance, anyone who takes the prohibition to not "boil a calf in its mother's milk" to mean that chicken meat (hens do not even produce milk and don't have calves) can not be consumed within X number of hours of drinking cow milk have taken on a chumra as law. Choosing to wait six hours instead of three between meat and milk consumption is a commonly passed-on minhag (family tradition) as well as a chumra for those who take such on beyond what they were taught by their nuclear family to be strictly necessary. It's worth mentioning that chicken meat can curiously be eaten under Jewish law with chicken eggs but not with cow milk, all under rabbinic extensions to this prohibition of not "boiling a calf in its mother's milk". In Jewish law not all rules need to make sense to us mortals to be considered valid and binding Orthodox law. These are some illustrations of chumras, minhags, and Halachic laws.



- 1       ○ \$5 bills: 4.7 years
- 2       ○ \$10 bills: 5.3 years
- 3       ○ \$20 bills: 7.8 years
- 4       ○ \$50 bills: 12.2 years
- 5       ○ \$100 bills: 22.9 years

6       24. About 70% of all "new" banknotes printed are just replacements for currency the Federal  
7 Reserve shreds daily. In a typical American lifespan of 77.5 years, the sacred name on a \$1  
8 banknote would go through 11.7 "half-lives."

9       25. **It's even more painful from a Jewish religious continuity perspective that the**  
10 **Government relies on cash destruction machinery made by Giesecke & Devrient.**  
11 Giesecke & Devrient is a German firm with a shameful Nazi history and historical affiliation. They  
12 served the Axis Powers in World War II, helped industrialize currency printing in Hitler's Third  
13 Reich, trafficked in blood money as suppliers of Reichsmarks, and knowingly counterfeited  
14 British banknotes in Operation Bernhard. This is the same company, I understand, that facilitates  
15 the destruction of G-d's Name on US currency today in gross and obscene violation of my  
16 understanding of the needs of Jewish custom.

## 17       D. Coins

18       26. While coins last longer than banknotes, they are treated often even more disrespectfully  
19 and carelessly—often ending up on floors, in dirt, or lost in couches. Almost no one adequately  
20 respects the Name of G-d on pennies, nickels, or dimes.

## 21       E. Inflation

22       27. **The Name of G-d should not lose over half its inflation-adjusted value over 50**  
23 **years, with a stated Federal Reserve target of *diminishing the value of G-d's Name by 2%***  
24 ***per annum*.** A quarter (25¢) whose value is guaranteed by the Name of G-d from 1986 has  
25

1 fallen to an equivalent of 8.5¢ today. If currency bears G-d's Name, it should appreciate, not  
2 depreciate through deflation or perfect monetary steadfast stability, not diminish through  
3 programmed inflation.  
4

## 5 **F. Substantial Burdens on Plaintiff**

6

7 28. Plaintiff has been unable to use or circulate cash currency since 2014 because of this.  
8 Because non-Jews and most Jews don't yet protect G-d's Name on currency as strictly, the only  
9 persons with whom Plaintiff can transact are astute currency collectors dealing with highly  
10 collectible specimens or lifesaving organizations that convert cash into stochastically strongly  
11 probabilistic or definite lives saved (under the overriding religious duty to preserve life).

12 29. Plaintiff has experienced numerous hardships:

### 13 **a. Prolonged Detention Due to Cash Bail:**

14

15 The Plaintiff was detained in county jail for 28 days solely because he could not pay a  
16 cash-only bond, despite possessing sufficient funds in electronic form. During this  
17 detention, the jail system failed to accommodate the Plaintiff's religious dietary  
18 requirements (vegetarian and vegetarian-kosher), resulting in physical deprivation.

19 Jails in Palm Beach County and Miami-Dade County accept only physical cash from  
20 inmates for bond payment and reject all other payment methods, including credit cards or  
21 electronic funds transfer—even when the inmate has the means to pay. This policy  
22 imposes a substantial burden on the Plaintiff's religious beliefs and freedom. In contrast,  
23 Broward County permits credit card payments for bond. These inconsistencies between  
24 counties represent arbitrary and capricious variations in due process protections.

25  
26 If arrested in Fort Lauderdale (Broward County), the Plaintiff could immediately post bail  
27 using a credit card. However, in Miami-Dade or Palm Beach County, an arrest for any  
28



1 reason—political protest, mistaken identity, or otherwise—could result in prolonged  
2 incarceration simply because jail staff refuse access to personal effects like wallets or  
3 mobile devices needed to pay bond electronically. This discrepancy exposes individuals to  
4 potentially weeks or months of detention, not due to dangerousness or flight risk, but  
5 because of inflexible payment procedures.  
6

7 Across the United States, a patchwork of inconsistent and arbitrary rules governs how  
8 “cash bail” may be paid, varying by jurisdiction at the local, county, state, and federal  
9 levels. The Plaintiff respectfully requests that minimum standards be established to  
10 guarantee all defendants—particularly those with the means to pay electronically—the  
11 ability to access personal financial tools necessary to satisfy bond conditions. These  
12 standards should ensure reasonable access to wallets, phones, and digital platforms for  
13 payment, and not condition liberty on carrying physical cash or having cooperative family  
14 members available to intervene.  
15

16 As for the option of using bail bondsmen: even when such intermediaries are theoretically  
17 available, detainees are often denied access to phone numbers or meaningful  
18 opportunities to negotiate with them. In the Plaintiff’s past experience in Illinois, the jail  
19 made no effort to facilitate this. Moreover, a bondsman’s willingness to accept payment  
20 outside of jail on an inmate’s verbal promise is highly speculative. Relying on family or  
21 friends to coordinate bail is also problematic: it imposes an arbitrary social capital  
22 requirement that unfairly penalizes individuals whose families may disapprove of civil  
23 disobedience or be unavailable. Additionally, bail bondsmen charge a standard 10%  
24 nonrefundable fee—a financial loss that those with different religious or financial practices  
25 may avoid by simply paying bail directly.  
26

27 Therefore, the Plaintiff argues that individuals must be guaranteed the right to satisfy cash  
28 bail using credit cards, electronic funds transfer, or other non-cash means. This is

1 necessary not only to protect religious freedom, but to ensure equal access to pretrial  
2 liberty regardless of a person's payment method or familial support network. The  
3 Constitution demands no less.  
4

5 **b. Inability to Pay for Everyday Transactions:** Plaintiff is excluded from cash-only  
6 services like laundromats, bars, social events, and street food, limiting his ability to  
7 participate in communal activities.  
8

9 **c. Significant Added Surcharges:** Over 11 years, Plaintiff has paid over \$1,000 in  
10 religious belief surcharges—coffee shops charging 50¢ surcharges on credit transactions  
11 under \$10, gas stations offering 10¢/gallon cash discounts he can't use, skydiving  
12 companies charging \$200 cash but \$220 credit.  
13

14 **d. Travel Cash Toll Risk:** Plaintiff must plan road trips carefully to avoid cash-only tolls.  
15 On one trip from Ohio to Canada, his father had to pay a cash toll over Plaintiff's  
16 strenuous objections.  
17

18 **e. Emergency Preparedness Challenges:** Plaintiff cannot hold cash for natural disasters  
19 when electronic systems fail.  
20

21 **f. Privacy Invasion:** Exclusive reliance on digital payments subjects all transactions to  
22 government and corporate surveillance. Plaintiff cannot even buy condoms without the  
23 Government knowing.  
24

25 **g. Accumulation of Inert Currency:** Plaintiff received over \$2,000 in cash wedding gifts  
26 he could not use. His only justification for depositing was making an equivalent donation  
27 to life-saving charity under pikuach nefesh, the overriding Jewish religious obligation to  
28 preserve life, mirrored in the Plaintiff's understanding of American religion as the  
"lifesavers override".



1 **h. Disrupted Employment Opportunities:** Plaintiff cannot work as a bank teller,  
2 bartender, waiter, street vendor, delivery driver, parking attendant, Federal Reserve  
3 employee, or serve on banking committees without achieving change.  
4

5 **i. Disrupted Childhood Experiences for Future Children:** Plaintiff cannot teach his  
6 children about money using US cash. They cannot operate lemonade stands or use cash  
7 unless life is at stake. As a former teacher, Plaintiff observed how prominently "In G-d We  
8 Trust" appears in elementary school currency lessons, creating discomfort about teaching  
9 diverse religious students.  
10

11 **j. Difficulty Tipping/Donating:** Plaintiff needs 2-3 minutes to tip via Zelle instead of 10  
12 seconds with cash. Donating to panhandlers or roadside sellers is nearly impossible.  
13

14 **k. Inability to Walk into Bathrooms with Currency:** Like any Shaimos, Plaintiff must  
15 guard G-d's Name from bathrooms and any other places considered too filthy for the  
16 Name of G-d to be uttered or carried. He must leave wallets outside or "double wrap" cash  
17 in plastic bags, which is an impractical, unlivable requirement when we're dealing with  
18 currency.  
19

20 **l. Inability to Take Small Cash Donations in Small-dollar-committed Political  
21 Campaign:**

22 The Plaintiff is a candidate for the office of United States Precedent (commonly referred to  
23 as President) in the 2028 election. His campaign is built on an idealistic small-dollar  
24 strategy, intentionally structured so that even teenagers—whom he seeks to  
25 enfranchise—can participate as "max donors." The only contemplated exception is a  
26 potential separate fundraising initiative to support a national incentive pool for living kidney  
27 and liver donations, justified under a "Lifesavers Override" imperative to protect and  
28 preserve life.

1 This small-dollar (or "small CALM") strategy, paired with federal matching funds, would  
2 function far more effectively if the Plaintiff were able to accept spontaneous campaign  
3 contributions of any kind, including cash, particularly in high-traffic urban areas. Such  
4 funds could be directly deposited into his campaign committee's account to support  
5 outreach, including distributing Lifesavers candies and miracle berries with  
6 suddenly-sweet-tasting sour fruits, pushing the envelope of the Overton windows and  
7 financing voter-by-voter the development of a lifesaving policy platform and campaign  
8 team. However, due to his strict religious objection to handling U.S. currency bearing the  
9 unhyphenated Name of G-d, the Plaintiff cannot accept or handle cash donations and can  
10 not allow or accept anyone organizing on his behalf or on behalf of any campaign team  
11 he's a major player in (for instance, if an equal-third member on the proposed *Lifesavers*  
12 *Trinity* triumvirate Precedential committee) to do so either. He is limited to slower, more  
13 cumbersome digital payment methods, which reduce spontaneity and accessibility for a  
14 large swath of prospective donors and voters.  
15

16 This religiously motivated constraint places the Plaintiff's campaign at a significant and  
17 unequal disadvantage compared to other candidates, who freely receive the full value of  
18 cash donations without incurring transaction fees. In contrast, every contribution to  
19 Plaintiff's campaign is subject to credit card processing fees, effectively taxing his political  
20 activity in a manner not imposed on cash-accepting campaigns.  
21

22 If the Court doubts the substantial burden imposed on the Plaintiff, he respectfully  
23 challenges the Court to issue an order temporarily prohibiting all political candidates  
24 nationwide from accepting or using physical cash in their campaigns for a single month.  
25 Such an experiment would quickly reveal whether existing alternatives to cash are  
26 sufficient and equitable. If the Court would hesitate to impose such a restriction on other  
27 presidential candidates in the 2028 election, then it should acknowledge that the Plaintiff's  
28



1 inability to engage with cash imposes a real and constitutionally significant burden on his  
 2 right to political participation and religious freedom.  
 3

4 **30. Challenge to the Court:** If this Court doesn't believe Plaintiff is substantially burdened,  
 5 he challenges Members to recruit ten (or more) friends and family to live completely cashlessly  
 6 for three months—30 months of collective experience—keeping assiduous journals on the  
 7 frustrations they experience being unable to use cash. Record your frustrations with privacy  
 8 losses, disaster fears during South Florida hurricane season, cash-only establishments, and  
 9 having to leave your wallets and purses outside bathrooms whenever nature calls. You'll surely  
 10 become convinced of my burden within a month or two, if you are not already convinced now.  
 11

## 12 **G. Ceremonial Deism Rejected**

13  
 14 31. There has been a "legal" or "extra-legal" idea of ceremonial deism suggesting  
 15 governmental religious expressions like "In G-d We Trust" are harmless due to long-standing  
 16 dilute and diluting usage. **Plaintiff rejects this excuse** on grounds that ceremonial deism is  
 17 inconsistent with Talmudic Tractate Rosh Hashanah 18B4, where even "superfluous" printings of  
 18 G-d's Name were deemed inappropriate as they would end up on a "dunghill," and general  
 19 Jewish doctrine in which diluting the Name of G-d through superfluous overuse to meaningless  
 20 or irrelevance is not considered acceptable or permissible.

21 32. In *Lynch v. Donnelly* (1984), Justice Brennan wrote that these phrases were protected  
 22 from scrutiny because they "have lost through rote repetition any significant religious content."  
 23 Plaintiff fiercely disagrees—the Government cannot or at least should not dilute any of G-d's  
 24 Sacred Names in any language to meaninglessness through overused secular repetition.

25 33. Plaintiff cannot reasonably expect the Government to bury currency fully intact at  
 26 end-of-life, and machine-stamping out the Name or the National Motto mechanistically from all  
 27  
 28

1 currency subject to destruction is an impractical mechanical engineering step. The only feasible,  
2 reasonable strategy is immediate Court-ordered currency redesign.  
3

#### 4 **H. Historical Context**

5  
6 34. Since 1955, 31 U.S.C. §§ 5112(d)(1) and 5114(b) mandate "In G-d We Trust" on all  
7 currency. The practice dates to the Confederacy, which printed it first before the Union copied  
8 under the notably evangelical Secretary Salmon P. Chase on the 1864 two-cent coin. Chase  
9 became Chief Justice shortly thereafter, almost certainly extinguishing all proper legal challenges  
10 under the 1st Amendment "Separation of Church and State" before they could be mounted when  
11 this deistic tradition was in its cradle, before it attained the patina of "accepted tradition".

12 35. The Federal Reserve's routine shredding of worn currency containing G-d's name  
13 conflicts with Plaintiff's beliefs and those dating to the Hasmonean Maccabees.

14 36. In 1907, President Theodore Roosevelt attempted to strike the motto from currency,  
15 arguing it was religiously irreverent because currency acquisition was associated with Mammon  
16 rather than G-d. There was fierce debate with many supporting the "no sacred motto" side. If  
17 RFRA had existed, Plaintiff believes the motto would have been permanently stricken in and by  
18 1908.

19 37. Today RFRA exists, and finally individual religious Plaintiffs have the power to overturn  
20 neutral Government laws that substantially burden their religious expression, like the laws  
21 requiring minting and printing the "In G-d We Trust" motto on currency do.  
22

#### 23 **I. Lessons from Israel**

24  
25 37. Israel is explicitly a Jewish nation-state that controls its own currency. Despite being a  
26 Jewish religious state, Israel has repeatedly rejected attempts by ultra-Orthodox parties to print  
27 even oblique references to G-d on currency.  
28



1 38. Even printing "Be'ezrat Hashem" ("With the help of The Name")—similar to changing "In  
2 G-d We Trust" to "In The Name We Trust"—has been rejected by the Israeli government,  
3 including by Stanley Fischer when he served as Governor of the Bank of Israel before becoming  
4 Vice Chair of the US Federal Reserve.

5 39. If "In The Name We Trust" wasn't kosher and secular enough for the Bank of Israel, then  
6 "In G-d We Trust" is even more serious an unkosher violation of acceptable Jewish customs  
7

8 40. The United States, which isn't a sectarian country, should not go further in evangelization  
9 than Israel itself is willing to go, particularly given the substantial burdens this causes Jewish  
10 Americans.

11 41. Until and unless Israel agrees to print anything similar to "In G-d We Trust" on its  
12 currency (as some ultra-Orthodox schisms/factions wish and repeatedly propose, only to be  
13 smacked down), the United States implicitly lacks permission or cause from the Jewish people  
14 and faith as a whole to do the same

## 15 **J. Jewish Involvement in U.S. Currency Management**

16  
17 40. Since 1986 (the year Plaintiff was born), individuals of Jewish heritage have frequently  
18 held key positions overseeing currency, having their signatures printed on US currency to "sign  
19 off" on the design, meaning, and value of the currency:

- 20 ○ Robert Rubin (Treasury Secretary, 1995-1999)
- 21 ○ Lawrence Summers (Treasury Secretary, 1999-2001)
- 22 ○ Ben Bernanke (Fed Chair, 2006-2014)
- 23 ○ Janet Yellen (Fed Chair, 2014-2018; Treasury Secretary, 2021-present)

24 41. Secretary Yellen, openly a practicing Jew, has her signature on much of the currency  
25 printed with G-d's unhyphenated name.  
26  
27  
28

1           42. The Plaintiff has heard some rabbis argue that even though printing the unhyphenated  
2 Name of G-d on currency should be avoided, it's maybe ok as long as non-Jews are doing the  
3 printing, minting, and destruction of it.

4           43. As a people, Jews cannot wash our hands of the obligation to protect this currency by  
5 claiming we live in a non-Jewish country with non-Jewish currency. Our currency is pluralistic  
6 and must represent and be embraced by all faiths, including Judaism, ours.

7           44. The currency design must be consistent with no religious discrimination in federal  
8 employment in any position in the Treasury Department. As a thought experiment, if in a flash all  
9 employees of the federal government were Muslim, or Jewish, or Christian, or Bhuddist, or  
10 Hindu, or Atheist, there should be no need to change anything about the government just  
11 because the government were Muslim, Jewish, Christian, or Atheist on that day in history. The  
12 currency and National Motto is not currently consistent with that thought-experiment.

- 13           ○ The Name of G-d would be changed to "Allah" if the Government were Muslim.
- 14           ○ The Name of G-d would be hyphenated if the Government were Jewish, or removed
- 15           entirely as impermissible proselytism and ceremonial deism diluting the value and
- 16           sacredness of G-d's Name.
- 17           ○ The motto might be changed to "In Gods We Trust" if the Government were Hindu.
- 18           ○ The Name of G-d would be removed or the motto changed to "In Good We Trust" if the
- 19           Government were Atheist.
- 20           ○

21           45. **ARGUMENT:** The currency design (motto, title, and graphics) *must* pass this "religious  
22 blink test" to be truly acceptable and unchallengeable under RFRA and the 1st Amendment.  
23

## 24           **V. LEGAL FRAMEWORK**

### 25           **A. RFRA Standard**

26  
27  
28



1 42. Under RFRA, a "substantial burden" exists when government puts significant pressure on  
 2 individuals to modify behavior or violate beliefs, or forces choice between faith and government  
 3 benefits. *Burwell v. Hobby Lobby*, 573 U.S. 682 (2014); *Gonzales v. O Centro*, 546 U.S. 418  
 4 (2006).  
 5

6 43. In *Hobby Lobby*, the Court held it is not the judiciary's role to question correctness of  
 7 religious beliefs, only whether sincerely held and substantially burdened.

8 44. Plaintiff sincerely believes handling currency bearing G-d's unhyphenated name  
 9 desecrates that Name. Because government mandates such currency with no alternatives,  
 10 Plaintiff must choose between economic participation and religious observance—the definition of  
 11 substantial burden under RFRA.  
 12

## 13 **B. Constitutional Standards**

14 45. The First Amendment prohibits government from burdening religious exercise or  
 15 establishing religion. The Fifth Amendment prohibits taking or freezing property without  
 16 compensation and guarantees due process.  
 17

## 18 **VI. CLAIMS FOR RELIEF**

### 19 **COUNT I – Violation of RFRA (42 U.S.C. §§ 2000bb et seq.)**

#### 20 **(Against All Defendants)**

21 46. Plaintiff incorporates paragraphs 1-45.  
 22

23 47. Government imposes substantial burden on sincerely held beliefs by requiring interaction  
 24 with currency that desecrates G-d's Name.  
 25

26 48. Government lacks compelling interest in using sacred form unhyphenated version and  
 27 fails to use least restrictive means.  
 28

1 49. Less restrictive alternatives include: hyphenated form ("In G-d We Trust"), secular  
 2 alternatives ("In Good We Trust"), or complete redesign with new civic religious motto and  
 3 currency name.  
 4

## 5 **COUNT II – Free Exercise Clause Violation**

6  
 7 **(Against Treasury Secretary Bessant, Federal Reserve Chair Powell, United States)**

8 50. Plaintiff incorporates paragraphs 1-49.

9 51. Government actions prevent Plaintiff from engaging in essential civic and economic life  
 10 due to religious refusal to desecrate sacred names.  
 11

12 52. The law indirectly coerces behavior conflicting with religious observance.

## 13 **COUNT III – Establishment Clause Violation**

14  
 15 **(Against Congress, United States)**

16 53. The mandated use of the phrase "In G-d We Trust" as the national motto constitutes an  
 17 endorsement of a particular religious viewpoint and improperly positions the Government as a  
 18 religious authority. This violates the Establishment Clause of the First Amendment and does so  
 19 in a particularly egregious manner with respect to Jewish Hasmonean and Maccabean religious  
 20 traditions and obligations, which strongly oppose the casual or superfluous use of G-d's sacred  
 21 Name in secular contexts.  
 22

23 54. Moreover, the mandated motto fails the three-pronged **Lemon Test** established in *Lemon*  
 24 *v. Kurtzman*, 403 U.S. 602 (1971). Specifically, it lacks a **primarily secular purpose**, as  
 25 evidenced by the Plaintiff's presentation of multiple available alternatives—such as renaming the  
 26 national currency to "**Trust**," "**CALM**," "**Deeds**," or "**Seeds**" (or another contest  
 27 entrant)—which would promote shared civic virtues (e.g., trust, tranquility, altruism, or  
 28 intergenerational long-term investment) through religiously neutral means. These alternative



1 titles would serve the same or even greater public messaging goals at a much louder volume in  
 2 the major motto (as the replacement for the dated "dollar" currency title) while avoiding sectarian  
 3 entanglement, thus constituting less restrictive means to achieve similar objectives.

4 55. The continued use of "In G-d We Trust" not only alienates religious minorities, including  
 5 Jews, agnostics, atheists, and polytheists, but also imposes a constant symbolic and theological  
 6 burden. For Jewish adherents in particular, it creates a daily conflict of conscience. The  
 7 Government's insistence on this religiously charged motto, particularly in its prominent  
 8 placement on currency—functionally a "minor motto" with major civic effect—has the  
 9 consequence of entangling the State with religious doctrine in violation of longstanding  
 10 constitutional prohibitions.  
 11

12 56. To remain consistent with its constitutional obligation of neutrality toward religion, the  
 13 Government should transition to a **pluralistic civic motto and currency title**—one that reflects  
 14 universal values and promotes inclusive participation across belief systems. Such a shift, timed  
 15 with the 250th anniversary of the nation's founding, would allow for a "large, loud, and proud"  
 16 civic "major motto" chosen through democratic process to replace the sectarian default, guiding  
 17 trillions of annual economic and social exchanges toward shared civic ideals, and if we choose a  
 18 "major motto" (currency title) well, it will have the effect of priming and shading slightly different,  
 19 marginally better, more considerate, thoughtful, and prudent economic decision-making every  
 20 time a cost, price, or value for anything is given, encountered, or considered.  
 21

## 22 **COUNT IV – Takings Clause Violation**

23  
 24 **(Against Federal Reserve Chair Powell, United States)**

25 57. Plaintiff incorporates paragraphs 1 through 56 by reference.  
 26  
 27  
 28

1           58. The Plaintiff has been effectively deprived of the practical use of his property without just  
2 compensation, in violation of the Takings Clause of the Fifth Amendment. As one illustrative  
3 example, the Plaintiff received over \$2,000 in cash wedding gifts—irrevocable transfers from  
4 invited guests—which he could not politely decline or convert into alternate forms of value. Due  
5 to his religious objection to using currency bearing the unhyphenated sacred Name of G-d, those  
6 funds were essentially frozen and rendered unusable for any purpose within his marriage.  
7

8           Ultimately, the Plaintiff concluded that the only religiously permissible course of action was  
9 to donate the funds to a malaria prevention charity recommended highly by GiveWell.org that  
10 provides life-saving bed nets, in accordance with the Jewish doctrine of *pikuach nefesh* (the duty  
11 to preserve life), which he refers to as the “Lifesavers Override.” While Plaintiff takes moral  
12 satisfaction in having made that donation, the donation was not a free choice—it was a  
13 religiously compelled sacrifice necessitated by governmental policy. The Plaintiff should have  
14 been able to make meaningful, ordinary use of his wedding gifts, just like any other United  
15 States citizen, without government-imposed religious burdens functionally “taking” the fungible  
16 value of his property.

17           59. Because Plaintiff is unable, for religious reasons, to use or circulate cash in the same  
18 way as others, the value of his cash holdings is materially diminished. Government policy  
19 mandating the use of the unhyphenated religious motto on all currency results in a differential  
20 and burdensome impairment of Plaintiff’s property rights, effectively stripping his cash assets of  
21 their utility without offering any compensation or accommodation in return. The Plaintiff is  
22 seeking to remarry with all due haste, as the Plaintiff wishes to become a father and grandfather,  
23 and spend adequate time during his lifetime with his future children and grandchildren. The  
24 Plaintiff does not want to have to again get burdened by cash wedding gifts he can’t return or  
25 exchange, but that’s the likely and inevitable future the Plaintiff faces unless this Court grants  
26 some form of relief, like permission to cut out and protect the subtextual National Motto and  
27 deposit the funds freely without being accused of and charged with a currency mutilation  
28



1 misdemeanor, punishable with expensive and distracting prosecution and if convicted punishable  
2 with up to 6 months in jail.

3  
4 **COUNT V – Right to Petition Government for Redress *and* Trust That They'll**  
5 **Actually Respond with Religious Protections**

6  
7 **(Against Congress)**

8  
9 59. Plaintiff incorporates paragraphs 1-59.

10 60. Plaintiff petitioned Congress 10-11 years ago, took multiple trips to Washington, spoke  
11 with Senators Portman and Brown during "coffee hour meet and greets." Had they acted, the  
12 currency system would already be clear of sacred form currency, and we could have hosted a  
13 brilliant "Quarter-Millennial Crime-fighting Currency Naming Contest" as part of the July 4th  
14 celebrations that just passed, building excitement for the July 4, 2026 quarter-millennial. Now, any  
15 such "design and renaming contest" will need to be held this year, and as time passes the  
16 practical depth of such a national design contest or celebration thins. I freely recognize that I'm  
17 partly to blame for that, by not giving up on any other avenue and just bringing this case to Court  
18 for adjudication several years ago. But notably, several years ago LLMs weren't as advanced as  
19 they are today, in earlier years my ability to consult machine systems for legal advice and  
20 pointers without having found a lawyer specialized in RFRA ready to take this complex and  
21 extremely multifaceted RFRA case was much more limited.

22  
23 **COUNT VI – Reasonable Pro Se Fee Request**

24  
25 **(Against All Defendants)**

26 61. Plaintiff incorporates paragraphs 1 through 60 by reference.  
27  
28

1           62. Under RFRA, “Reasonable Pro Se Fees” should be awarded by analogy to attorney’s  
2 fees, to motivate and compensate for faster, more effective filing by pro se litigants advancing  
3 complex religious liberty claims—claims that often require deep theological grounding and  
4 constitutional interpretation that many attorneys are unfit, unable, or unwilling to take on. Plaintiff  
5 made a concerted effort to retain legal representation for this matter but was unable to secure  
6 counsel willing to pursue a RFRA case under a contingency model or at an affordable hourly  
7 rate.  
8

9           63. Plaintiff seeks \$18,000 in compensation for assembling and prosecuting this case to its  
10 present stage, representing 228.3 hours of labor at his last provable wage of \$78.84/hour as a  
11 Software Engineer II at InVenture Capital Corporation. In truth, this case has already required far  
12 more than 230 hours of intellectual, spiritual, and legal effort—and will require many more.  
13 Nonetheless, Plaintiff would not object to a strict fee cap of 200–230 hours.  
14

15           64. While RFRA does not contain an explicit fee-shifting provision, this Court should  
16 recognize the deep kinship between RFRA claims and civil rights claims brought under 42  
17 U.S.C. §1983. Under 42 U.S.C. §1988, courts routinely award attorney’s fees to prevailing  
18 parties in civil rights cases to incentivize enforcement of fundamental constitutional protections.  
19 The same logic applies with equal, if not greater, force to RFRA: it is a congressional  
20 “super-statute” designed to give religious liberty claims priority over facially neutral laws. Denying  
21 reasonable fee recovery to pro se plaintiffs under RFRA would undermine its core function,  
22 especially in cases like this one where access to legal representation is impracticable.  
23

24           65. Additionally, the Equal Access to Justice Act (EAJA), 28 U.S.C. § 2412, recognizes that  
25 prevailing parties in lawsuits against the United States should not bear the full financial burden of  
26 enforcing their rights—particularly when the government’s position lacks substantial justification.  
27 While EAJA typically covers represented parties in administrative or benefits-related cases, it  
28



underscores a longstanding congressional policy: when citizens prevail against the federal government in good faith, they should not be left worse off economically for having sought justice. The Plaintiff requests the Court to extend that principle equitably to this RFRA claim in light of its moral and constitutional gravity.

66. While pro se litigants are typically barred from recovering attorney's fees under §1988, Plaintiff respectfully asks the Court to recognize a narrow religious liberty exception—either under its equitable authority or through creative extension of RFRA's enforcement logic. Plaintiff does not claim the value of time as legal fees, but as compensable labor necessary to vindicate fundamental rights where no licensed advocate would tread.

67. In the alternative, Plaintiff requests the Court to issue a certified question or invite en banc or appellate consideration of whether a pro se litigant advancing a deeply sincere, complex, and otherwise underrepresented RFRA claim may recover reasonable labor-based fees under a hybrid equitable doctrine, in light of this claim's public benefit impact and its critical importance to religious minority rights.

## **COUNT VII – Penny Minting Ban and Currency Overhaul Under RFRA**

### **(Against Treasury Secretary Bessant, Congress)**

68. Plaintiff incorporates paragraphs 1 through 67 by reference.

69. The penny, which bears the unhyphenated sacred Name of G-d, is frequently discarded, stepped on, or otherwise mishandled in ways that are inconsistent with Plaintiff's sincerely held religious beliefs. Its low value and widespread mistreatment render it unfit for sacred

1 designation.

2  
3 70. The recent administrative pause in penny minting under the Trump/Bessant  
4 administration represents a meaningful step toward economic rationality and aligns with  
5 Plaintiff's religious needs. However, such executive action is temporary and reversible, and does  
6 not provide the durable, legally required relief that RFRA mandates.  
7

8  
9 71. Plaintiff therefore respectfully requests that this Court:

- 10  
11 • **Declare** that continued penny production imposes a substantial burden on Plaintiff's  
12 religious exercise under RFRA;
- 13 • **Enjoin** the Department of the Treasury from resuming penny minting, absent compelling  
14 justification and a demonstration that no less restrictive alternatives exist;
- 15 • **Direct** that existing pennies be redeemable at banks and depository institutions through  
16 a **gradual and religiously sensitive decommissioning process**, thereby reducing the ongoing  
17 religious burden;
- 18 • And **recognize Plaintiff's right** to religious accommodation from being forced to use or  
19 handle penny currency in any government-required or civic transaction.  
20

21 72. While Plaintiff does not seek to criminally penalize private penny transactions (perhaps  
22 there can be a Court-ordered or Congressionally-enacted federal commercial civil penalty of \$18  
23 dedicated to a lifesaving purpose for any penny-involved transactions or issuances, and never  
24 ever for authentic currency collectors who treasure our currency as worthy of close protection),  
25 the Plaintiff requests a formal shift in federal policy to immediately more effectively discourage  
26  
27  
28



penny use and transition to a penniless national economy, and ensure that religious objectors are fully accommodated, in line with RFRA and evolving national currency design policy.

## VII. PROPOSED REMEDIES AND CURRENCY REFORM

### A. Immediate Relief Options

73. The Court should order one or more of the following: **Option 1 (Minimally necessary but not adequate)**: Modify motto on new currency to reflect Jewish hyphenation practice ("In G-d We Trust" or "In Good We Trust"). **Option 2 (Minimally necessary and pluralistically acceptable but not adequate)**: Order Congress to redesign motto pluralistically without sectarian content that all faiths and non-faiths can agree on. **Option 3 (Adequate and most preferred by super-wide margin)**: Strike sacred form motto completely and order/recommend currency naming and design contest for 250th Anniversary, selecting prescriptively meaningful currency title as "national motto" uttered quadrillions of times yearly with promising moral behavioral effects.

### B. Currency Decommissioning

74. Order Federal Reserve and Treasury to gently decommission<sup>2</sup> unhyphenated currency starting July 4, 2026, using "Inverse Gresham's Law" to drive sacred form money from circulation, as already precedent in American Council for the Blind v. Paulson.

### C. Alternative Payment Methods

<sup>2</sup> The Plaintiff is well aware that this process must be done very gently and incrementally. We would not want a repeat of the chaos and cash shortages that happened in India's poorly planned 2016 Indian banknote demonetization.

75. Provide no-fee cashless payment for all government services.

76. Order immediate nationwide cash bail reform allowing non-cash options and detainee access to electronic funds.

#### **D. Additional Accommodations**

77. Accommodate religiously neutral practices like removing unhyphenated Name from passports and state licenses.

78. Grant relief including regular mediation with Executive Branch officials.

79. Given LLM support used in drafting, grant 13th Amendment enslaved persons regular LLM access for civil rights advocacy.

#### **E. Currency Naming Contest Proposal**

80. For 250th Anniversary (July 4, 2026), establish national contest for new currency names with moral resonance. Plaintiff proposes initial candidates: **CALM** - Immediate meaning of tranquility; backronyms like:

- a. Choose Alignment, Live Mindfully
- b. Courage Always Leads to Mastery
- c. Communally Adjust Liberty Modes

81. **QALM** - Quality Adjusted Life Moments/Minutes/Months **TRUST** - Elevating existing motto concept to currency name **[Additional options for public contest]**

82. Currency retitling would create profound behavioral economic effects. Imagine: "I want to earn a lot of CALM when I grow up" or "I need more CALM to keep up with inflation" or asking for "a little calm" when in need.

#### **F. Plastic Currency Transition**



83. Adopt durable plastic currency like Australia, Canada, UK for:

- a. Longer lifespan (reducing sacred name destruction)
- b. Environmental benefits
- c. Enhanced security features
- d. Hygiene improvements
- e. Beautiful redesign opportunities

### **G. Presidential Candidacy Consideration**

84. Plaintiff is running as a Precedential (Presidential) candidate for Harmless Hands in 2028. However, Plaintiff cannot serve if tasked with printing and desecrating sacred currency. The current Ouroboros of sacred form cash destruction limits Plaintiff's ability to serve in executive office.

85. Any citizen should be able to serve as US President / Precedent without experiencing religious conflicts with respect to the currency that their Government issues. Various faiths cannot agree on one "printable" divine label: Muslims prefer "In Allah We Trust," Jews need hyphenated form or for it to be taken off, Christians prefer unhyphenated evangelism or a more specific "In Jesus We Trust", Hindus need "In Gods We Trust," Atheists/Agnostics would prefer anything secular like "In Good We Trust."

## **VIII. PRAYER FOR RELIEF**

WHEREFORE, Plaintiff respectfully requests this Court:

**A. DECLARE** government policies violate RFRA, First Amendment, and Fifth Amendment;

**B. ENJOIN** printing/minting unhyphenated sacred name on currency and documents;

1 C. REQUIRE government provide cashless, no-fee alternatives for all payments;

2  
3 D. MANDATE cash bail reform with true electronic payment accessibility and facilitation;

4 E. ENJOIN Government from minting further pennies immediately (or until redesigned with "In  
5 Good We Trust");

6  
7 F. ORDER AND ENCOURAGE competitive currency redesign contest for civic religious motto  
8 and ideally also a prescriptive currency name with much greater force than the *sotto voce* motto  
9 by July 4, 2026;

10  
11 G. ORDER currency be readily and easily distinguishable between sacred (prejudgment) and  
12 civic (postjudgment) versions per American Council for the Blind precedent;

13 H. ORDER Plaintiff's privacy rights restored through cash currency access;

14  
15 I. ORDER nationwide reform allowing cashless bail payment and detainee fund access;

16 J. GRANT unconditional permission to cut motto from banknotes so that the Plaintiff can  
17 religiously protect those printings of G-d's sacred name in the interim, allowing for the remaining  
18 banknote to be deposited freely as needed without prosecution for currency mutilation under 18  
19 U.S.C. §333;

20  
21 K. ACCOMMODATE other religiously neutral practices consistent with RFRA and the  
22 Constitution, like ORDERING the United States Passport to be printed without the unhyphenated  
23 Name of G-d to be printed within it (replacement with "In Good We Trust" or any other *Civic*  
24 *Motto* is perfectly functional and acceptable), and ordering all state driver's licenses and state  
25 seals nationwide, or at the very least in the States within which Jews and the Plaintiff reside  
26 (read: all States, or at least those States where any hyphenating Jew steps forward in any form  
27 to object to the sacred form on driver's licenses and state seals), to have the unhyphenated  
28



1 Name of G-d be removed from all printed official designs, all in order to desacralize our secular  
2 identity documents and seals that we must carry with us through our daily and periodic secular  
3 activities, and make secular document and security document disposal and destruction feasible  
4 without desecrating the Name of G-d and committing the Government (local, state, or federal) to  
5 the ongoing long-tail burden of enforcing religiously consistent sacred form burial as a disposal  
6 requirement.  
7

8 K. AWARD reasonable pro se fees of \$18,000 for this complex case;  
9

10 L. GRANT other relief deemed just and proper.  
11

12 Please forgive Plaintiff for not optimizing further, as time is limited.  
13

14 That's the end of my core legal case. But I want to offer a creative opening to the Government to  
15 make use of this design crisis as an opportunity to redesign currency more broadly, helping  
16 make our currency sacred without infringing on or arrogating the sacredness of G-d's Holy  
17 Name.  
18

19  
20 If the Government wishes to elevate our currency to a sacred place in our commerce, it can do  
21 so in a much less harsh, more functional, and much less restrictive manner more pluralistically,  
22 and more logically by changing the national motto to stop arrogating the sacred Name of G-d  
23 while also changing the name of our currency from the low-linguistic-meaning,  
24 teachable-moment-wasting "Dollar" title (from the "Valley" linguistic family of ancient and mostly  
25 forgotten language mutations -- tracing back through Daaler, Daler, Thaler, Taler, Thal,  
26 Joachimstaler/Jochimsthal (originally the "Joachim's Valley coin")) to a term with moral  
27 injunctive prescriptive direction in daily commerce with baked-in resonantly active double  
28

entendres like "Trust", "CALM", "QALM", "ALMS" (ALMS acronym: American Life Moments, Minutes, Months, with baseline "alms" philanthropic meaning and value) or any better competing alternatives the public can dream up in a Quarter-Millennial renaming contest (see below proposal), scheduled prospectively to recur every 250 years on the anniversary of our Nation's Independence from (and early Interdependence with) Old World traditions. Here are some highly conservative design alternatives with a range of competitive names, including two at the bottom that are blank for your own imagination to fill:



Row 1: TEN CALM, TEN QALM, TEN ALMS

Row 2: TEN TALENTS, TEN TRUST, TEN DEEDS

Row 3: TEN SEEDS, TEN WAVES, TEN STEAM

Row 4: blank, TEN GOODS, blank

These names can compete in a public tournament or extended Congressional debate for the name with the most long-lasting moral resonance, a currency title that reinforces national and international moral teachings and economic morale. Here is one such sample tournament bracket. See more detail in Appendix E.



## Conscientious, Calm Currency Contest



**WHEREFORE**, the Plaintiff pleads and prays for such relief and such reform.

### **REQUEST FOR THREE-JUDGE PANEL, PER 28 USC §2284 (a)**

Plaintiff respectfully requests the convening of a three-judge district court panel pursuant to 28 U.S.C. § 2284(a), on the grounds that this action challenges the constitutionality of Acts of Congress—specifically, 31 U.S.C. §§ 5112(d)(1) and 5114(b)—and seeks injunctive relief against their enforcement. Given the broad constitutional significance and national scope of the relief sought, Plaintiff further requests that the Chief Judge of the Eleventh Circuit designate two additional judges to hear this matter as required by statute.

Working to preserve life and death and religious liberty,

s/Plaintiff David Clayman, Currently *Pro se*  
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 david@harmlesshands.org

## **APPENDIX A: CULTURAL AND RELIGIOUS PRACTICES SURROUNDING SHAIMOS**

### **Hyphenating the Name of G-d**

In Jewish tradition, the name of G-d is treated with the utmost respect and reverence. This respect extends to the written form of G-d's name in any language, including English. To prevent the desecration or destruction of G-d's name, many Jews use a hyphenated form (e.g., "G-d") when writing the name in non-sacred contexts. This practice ensures that if the written material is discarded, it does not desecrate the sacred name.

### **Shaimos and Document Lifecycle**

Shaimos refers to sacred texts or documents containing the name of G-d that can no longer be used. Jewish law mandates that such documents be treated with respect and disposed of through burial in a genizah (a repository for sacred texts) rather than being discarded in ordinary waste streams.

1. **Protection During Use:** Sacred writings must be safeguarded to prevent defacement or damage.

2. **End-of-Life Practices:** When documents containing the name of G-d are no longer in use, they are carefully stored and eventually buried in accordance with religious customs.

3. **Application to Currency:** For observant Jews, currency bearing the name of G-d falls under these practices. The routine shredding or destruction of such currency by secular authorities creates a significant religious conflict.

### **Religious Basis**



1 The obligation to preserve the sanctity of G-d's name is rooted in Jewish scripture and law,  
2 including the Third Commandment ("You shall not take the name of the Lord your G-d in vain")  
3 and rabbinic teachings. These principles underscore the profound significance of treating any  
4 representation of G-d's name with care and reverence.  
5

6 By hyphenating the name of G-d and adhering to Shaimos laws, Jews ensure compliance with  
7 these religious mandates while navigating the challenges of modern secular life. Plaintiff's  
8 adherence to these practices forms the foundation of this case.  
9

10 If you want to learn more, search online for "Why do Jews hyphenate the Name of G-d?" You'll  
11 find hundreds of sources explaining Jewish religious and cultural practices on this. The  
12 application to US currency is fairly novel but a very natural, logical, necessary extension of  
13 extremely common practices millions of American Jews like me have.  
14

---

## APPENDIX B: JEWISH HISTORY AND TALMUDIC BASIS

### Historical Context

The Jewish tradition of avoiding unnecessary destruction of sacred texts originates from the Hasmonean period, as detailed in Talmudic literature. During this era, excessive use of G-d's name on secular documents led to its desecration. The sages, recognizing the gravity of this issue, implemented measures to protect the sanctity of G-d's name.

### Talmudic References

In the Babylonian Talmud, Tractate Rosh Hashanah 18b, the sages recount an incident where debt documents included the name of G-d. The practice was condemned because these documents, upon repayment, would be discarded improperly, leading to desecration. The sages abrogated this practice and declared the date a celebratory occasion to honor their decision to safeguard the sanctity of G-d's name.

### Key Principles Derived

1. **Sanctity of Written Names:** Any written representation of G-d's name is inherently sacred and must be protected.
2. **Prevention of Desecration:** Measures must be taken to avoid circumstances where sacred writings could be desecrated, even inadvertently.
3. **Application to Modern Contexts:** The principles outlined by the sages are timeless and apply to contemporary practices, including the use of G-d's name on currency and official documents.

### Relevance to Plaintiff's Beliefs



1  
2 The Talmudic precedent establishes a clear religious obligation to prevent the improper  
3 destruction of documents bearing G-d's name. Plaintiff's beliefs and practices are firmly rooted in  
4 this historical and theological framework, underscoring the legitimacy of his claims.  
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## APPENDIX C: PROPOSAL FOR COMPLETE U.S. CURRENCY REDESIGN

### Currency Name Change Contest to Celebrate the U.S. 250th Anniversary

The United States will commemorate its 250th anniversary on July 4th, 2026, just little more than a year from now. As part of this celebration, the government ought to take this opportunity to engage citizens in a meaningful and inclusive contest to propose new, more morally and linguistically resonant names and beautiful graphic designs for U.S. currency. We can do a lot better than the currency we currently have if we unleash our nation's creativity on the problem.

This initiative would:

1. **Promote Civic Engagement:** By inviting public participation, the contest would foster national unity and pride.
2. **Honor Diversity:** Designs could reflect the cultural and historical richness of the United States.
3. **Modernize Currency Aesthetics:** Updated designs could incorporate state-of-the-art security features while celebrating the nation's heritage.

The Plaintiff would propose a nationwide and international "currency renaming contest" to find a better name title for the US dollar, one that's educational, aspirational, and transactionally resonant. The Plaintiff would propose three different names as "starter suggestions". The Plaintiff thought obsessively for several months about the question of what currency name would be better or best for the United States currency, and the three suggestions he settled on as most competitive ("the interactive currency names to beat") were the following:

1. CALM
2. QALM (pronounced "CALM", with implied easy access to state a QUALM)



1 3. TRUST

2 4. RIPPLES

3  
4 I want to have the opportunity to explain to the Secretary of the Treasury the unbelievably strong  
5 merits of all four, and work with artists and designers to make the "deep culture" case for all  
6 three. But let me briefly give you one example of the "deep culture" titling design for CALM, just  
7 so you can have a sense of how a clever currency retitling could influence and be cross-reactive  
8 with our national culture and language in contexts that matter enormously.

9  
10 CALM has immediate clear meaning; Merriam-Webster's dictionary defines calm as an adjective,  
11 verb, and noun, variously describing a condition in which one is in a "state of tranquillity", a state  
12 where one is "free from agitation, excitement, or disturbance". It can be used in combination with  
13 "down" to "make calm", with the example usage of "*calm* him down; get him to be reasonable"  
14 (S.H. Adams). Shouldn't our currency be imbued with the almost magical quality of being able to  
15 get people, peoples, and nations we deal with to be reasonable?

16 **C** (character - child - community - covenant - contract - change)

17 **A** (altering - assuring - associated - adjusting)

18 **L** (life - liberty - love)

19 **M** (moments/minutes/months/millenia - metrics - milestones - meaning - monuments)

20  
21  
22  
23 I enclosed a set of backronymed meanings specific to organ donor incentives in another federal  
24 civil case I filed recently (*Clayman v United States*, Southern District of Florida, 0:25-cv-60447)  
25 that are exemplary of how beautifully multivalent CALM backronymed currency can be.

26 I also asked an LLM (ChatGPT 4o) to respond to the following prompt: "Can you create a large  
27 set of backronyms for the word CALM?" I didn't even mention in this first prompt the idea that  
28

1 this backronym would be used on currency. This is what it spit out immediately<sup>3</sup>, these not  
 2 being my favorite examples and with many of them not being within the context of  
 3 transactional commerce with United States currency, but exemplary of a range of meanings that  
 4 people may choose to teach to their children and grandchildren to Contextually Adjust Life  
 5 Moments:

6  
 7 "Sure! Here's a large set of backronyms for **CALM**, covering various themes:

### 8 9 **Personal Growth & Mindset**

- 10  
 11 • Choose Alignment, Live Mindfully  
 12 • Confidence And Love Matter  
 13 • Control Anger, Live Mindfully  
 14 • Courage Always Leads to Mastery  
 15 • Conscious Awareness, Lasting Mindfulness  
 16

### 17 **Wellness & Health**

- 18  
 19 • Consistency Activates Long-term Motivation  
 20 • Center And Lift Morale  
 21 • Cultivate Awareness, Let go of Misery  
 22 • Change Approach, Live Meaningfully  
 23

### 24 **Leadership & Success**

- 25 • Command Attention, Lead with Maturity  
 26

27  
 28 <sup>3</sup> The structure of this case, as well as this immediate example of direct LLM use to assist in creativity, is  
 29 an immediate example of the value of LLM access for those subject to the involuntary servitude and  
 30 slavery exceptions of the 13th Amendment in jails and prisons across the United States and its  
 31 territories.



- **Character And Logic Matter**
- **Consistently Act Like a Mentor**
- **Conquer Ambition, Lead with Mindfulness**

## **Technology & Science**

- **Code Automation, Logical Modeling**
- **Computer Aided Learning Model**
- **Complex Algorithms, Logic Machines**
- **Cloud Architecture, Low Maintenance**

## **Nature & Environment**

- **Conserve Air, Land, Marine**
- **Climate Action Leads to Miracles**
- **Choose Alternative Low-impact Methods**

## **Creativity & Art**

- **Colors Arrange Lively Moods**
- **Compose And Let Melody flow**
- **Create Art, Lighten Minds**

Let me know if you'd like more or a specific theme! 🦋"

Imagine, for example, a young child saying, "I want to earn a lot of calm (CALM) when I grow up", reinforcing the need to attain, achieve, and maintain emotional self-mastery lifelong as a key to lifelong success. Or a retiree saying, "I have enough calm to retire," relieved that they finally

1 have enough of a nest egg to face any crises that may come with calm equanimity. Or a  
 2 decamillionaire being able to say, "I paid 118,000 CALM for taxes this year. My net worth is at 10  
 3 million CALM. I love/hate CALM going to the Government over my philanthropic calmunity  
 4 pursuits." Or a shop being able to say, "That dress is worth 155 calm." and a customer replying,  
 5 "That's too much calm for this dress, I get nervous above 100." Or a Starbucks valuing (and  
 6 pricing) all its products in calm, as an exchange of calm. Or an employee asking for a raise from  
 7 C22.50 to C24 per hour ("I really need a raise from 22.50 CALM to 24 CALM per hour; I don't  
 8 have enough calm from my raise this year to keep up with the rise in the cost of living") Or a  
 9 homeless person in great need suffering tremendous hunger asking a stranger for a little calm.  
 10 Or a religious preacher in the Judeochislam tradition teaching her or his congregation of Isaiah  
 11 32:17, "The work of the righteous shall be calm and confidence forever." And for all these  
 12 situations, each person in the transaction is not only pursuing an ongoing general feeling of calm  
 13 in their life (even when paying for theme park / rollercoaster thrills and excitement), but is also  
 14 possibly thinking of their own more specific contribution to the CALM, whether that be a teacher  
 15 focused on Childhood-Altering Life Moments for the kids they teach or a police officer telling a  
 16 driver they stop from speeding to "Stay calm, ma'am", with the subtext that the driver's calm  
 17 comportment will make the security encounter go more smoothly and help prevent calm from  
 18 being threatened, and legal fines and punishments denominated in or impacting the judge's  
 19 interpretation of what's necessary to *Communally Adjust Liberty Modes* for the person who was  
 20 so stopped.  
 21  
 22

23  
 24 I used to have a special font where I created a unique, "mode aware" currency symbol for  
 25 CALM. My proposal would be to denote CALM's currency symbol with a C with an optional  
 26 checkmark positioned in the empty space in the middle of it, similar to the Quality Checkmark  
 27  
 28



1 trademarked by the Joint Commission on Accreditation of Healthcare Organizations<sup>4</sup>, just with a  
 2 C instead of a Q, and an animated dynamic with the checkmark being added dynamically  
 3 instead of static if the customer or counterparty strongly approved of the transaction and its  
 4 underlying ethics.  
 5



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 CALM

<sup>4</sup> 28  
[https://tsdr.uspto.gov/#caseNumber=78693317&caseSearchType=US\\_APPLICATION&caseType=DEFAULT&searchType=statusSearch](https://tsdr.uspto.gov/#caseNumber=78693317&caseSearchType=US_APPLICATION&caseType=DEFAULT&searchType=statusSearch)

1 In the coming months, as this case moves forward, I'll try to find time to animate this CALM logo  
2 and the CALM backronym in a beautifully simple crossplatform smartphone application. I  
3 recently attained the skills to do so cross-platform with animations (animated position and  
4 animated opacity in scaffold stacks) using Flutter (<https://www.flutter.dev>). I suspect it will be the  
5 most cost-effective way to communicate this possibility of CALM currency graphically to a very,  
6 very, very large "calmunity".  
7

8  
9 I dream of a standard in commerce where at point-of-sale, a customer would have the option but  
10 not the obligation to tap the currency symbol to signal that they are happy and satisfied with the  
11 trans-action and its ethics, as a kind of miniature "thumbs up" checkmark quality survey for the  
12 seller or retailer, to signify enthusiastic consent or satisfaction. It would become like a little  
13 **"voting box" or "ballot box" for daily commerce**, democratizing commercial voting feedback  
14 and helping guide and motivate trans-actions that are more satisfying, fruitful, and CALM (in  
15 many manifold dimensions) for everyone involved. Imagine, for instance, retailers noticing that  
16 consumers aren't endorsing calm as frequently when they shop for eggs as egg prices spike due  
17 to spiraling inflation. Perhaps that ability to vote for or, more commonly, against retailer price  
18 increases at the bill of sale or even line item level can help moderate the causative factors and  
19 mood of inflation. I even dream that having such a dynamic "ballot box" currency could spread  
20 the principles of democratic capitalism and the peace and calm it brings (CALM UNism) to  
21 countries worldwide that operate on more dangerous dictatorial, communistic, or authoritarian  
22 models of governance. Many years ago while living in China I even created a special character  
23 in a font I created just to type the two versions of this currency symbol I'm imagining. But sadly, I  
24 lost the file for that font when switching laptops some time ago, and I don't currently want to take  
25 the time to reconstitute it; the process of creating a specialized font is fussy and time-consuming.  
26 But I will make versions of that design readily usable on my keyboards before meeting in Court  
27 or in mediation with any representatives of the Department of Treasury or the Executive Branch,  
28



1 so that I can explain this expansion of "voting rights" to commerce, a realm where we already  
 2 vote but more passively than this currency symbol enables on the services and goods that make  
 3 up our world far more frequently than at the ballot box. From my point of view, a currency symbol  
 4 that helped enable "voting" on your commercial transactions would be the coolest currency  
 5 symbol on Earth, and might even gently encourage the spread of political democracy and the  
 6 electoral ballot box through the experience of commercial "democratic voting" in ballotboxed  
 7 commerce.  
 8

9 To make a brief case for CALM, if the currency were retitled by Congress, Courts, or Executive  
 10 from Dollar to CALM, any person could freely express what earning or saving 100 CALM most  
 11 means to them, and pursue that, all while remaining permanently aligned on the community  
 12 altar-ing life model and organizing principle of interpersonal, domestic, and international calm.  
 13

#### 14 *The Brief Case for QALM*

15 QALM is much more acronymically constrained alternative to CALM that is meant to be  
 16 pronounced the same as CALM and would generally stand for **Quality Adjusted Life Moment,**  
 17 **Minute, Month,** and closely matches the **QALY** public health unit (Quality Adjusted Life Year).  
 18

19 The nice thing about QALM is that its spelling is very close to *QUALM*, and when using QALM  
 20 the right to bring up a QUALM about your transaction would always be within reach. QALM, like  
 21 CALM, can benefit from a checkmark-based dynamic voting currency symbol.

#### 22 *The Brief Case for Trust*

23 The concept of Trust is already embedded in the National Motto, and promoting Trust from a  
 24 word hidden in the national motto to the name of our national currency would make the concept  
 25 of Trust far more prevalent in our exchanges. Trust is an intrinsic good, wherein holding or  
 26 attaining more Trust is always implied to be a morally meaningful goal. As Justin Broglie pointed  
 27 out many years ago, currency exchange is basically an objective measure of mutual Trust in the  
 28

performance of goods and services that we trade with each other. Quoting a cost in Trust allows the buyer to evaluate whether they do trust the seller enough with their Trust, and if the exchange goes poorly, the buyer can rightly point out, "I Trusted you. Please make good on your promises or refund my trust immediately." Unlike CALM or QALM, the Plaintiff hasn't thought of a groundbreaking dynamic currency symbol for Trust.

### **Switch to Durable Plastic Currency**

The United States should adopt plastic currency, as many countries (e.g., Australia, Canada, and the UK) have already done. Benefits include:

1. **Durability:** Plastic banknotes last significantly longer than paper notes, reducing production and recycling costs over time. This is especially important for any currency that is intended to be durably sacred with any remaining version of G-d's Name in non-sacred form.
2. **Environmental Impact:** Fewer replacements mean less waste and resource consumption.
3. **Enhanced Security:** Plastic notes can incorporate advanced anti-counterfeiting features such as transparent windows and holograms.
4. **Hygiene:** Plastic notes are easier to clean and more resistant to contamination, promoting public health.
5. **Recyclability:** End-of-life plastic notes can be recycled into other products, reducing landfill waste.
6. **Beauty and Aesthetics:** Plastic currency provides currency printers with a wider palette of colors and textures, allowing for gorgeous new redesigns of our US currency to coincide thematically with the desacralization and proposed name change. If we must redesign our currency, let's fully overhaul our currency to be truly remarkable and do it gorgeously, and move away from the dead presidents model of currency design, which the Plaintiff even holds as a form of graven image idol or hero worship that should be discouraged.



1  
2 Unlike the US currency, the Swiss Franc is "thoroughly redesigned every 20 years via design  
3 contest of the Swiss National Bank"<sup>5</sup>. In 02014/02015, a skilled designer named Travis  
4 Purrington proposed brilliant, beautiful new designs for US currency that I want to share here, to  
5 give you an idea of what's aesthetically feasible for United States currency if we move to plastic  
6 printing. He described his design goals as follows:  
7

8 "The goal was to develop a USD submission including an updated iconographic system that  
9 re-interprets the advancements and culture within the American society. This particular series  
10 plays on themes of societal and scientific discoveries endeavoring to connect them to human  
11 achievement, multi-structured environments, cultural equity, and the fundamental properties of  
12 life."

13 Just imagine this gorgeous currency coming to life with just such a fundamental face lift, joined  
14 with a new retitling, provisionally as TRUST, CALM, or QALM... whichever or whatever wins the  
15 proposed national currency renaming contest:  
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<sup>5</sup> Travis Purrington. <https://travispurrington.com/2014-usd-proposal>



I will not reproduce all of the detailed designs here, as those can be explored on Travis Purrington's website. I just want to show you the magnification on two of these designs, as examples emphasizing our nation's accomplishments in the progress of science and technology and the stunning beauty of our natural resources. Should we worship Long-dead President Andrew Jackson, renowned for his racism toward Native Americans, or should we worship instead the achievement of being the first nation in human history to place astronauts in space? Note that the banknotes are different sizes with larger denominations being larger, unlike our current long-dead president currency, allowing the blind, visually impaired, children, adolescents,



1 and adults to more quickly and easily identify and sort the value of the banknotes that they hold  
2 while handling banknotes. Such a change to the dimensions, design, and medium of the  
3 currency will require careful review, as there are many downstream effects of a full facelift or  
4 overhaul like necessitating a replacement of ubiquitous currency counting machines, which of  
5 course at least some members of the currency counting industry will likely fiercely oppose. IGWT  
6 cash-counting vending machines in the vending machine industry, for instance, would become  
7 some degree of out-of-date or obsolete depending on how far the Treasury goes with this effort.  
8 Most are already based on credit card readers, but I still find machines that rely on very  
9 traditional US coins that I can't transact with. The Plaintiff understands that there are sometimes  
10 surprising and steep economic ramifications to a very deep facelift or overhaul of our currency,  
11 but the Plaintiff argues those costs of going further than what's minimally necessary are so worth  
12 it to bear to celebrate our Nation's 250th Anniversary of Interdependence, applaud American  
13 achievements and culture without over-reliance on a currency culture of long-dead president  
14 worship, invite stunning American creativity and artistic expression, and set our printed and  
15 minted currency system up for the 21st and 22nd centuries.  
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## APPENDIX D: HONORING PRESIDENT ROOSEVELT (ROSEAVELT) WITH A PROPOSAL FOR REVIVED AMERICAN SIMPLIFIED NUMBER AND SPELLING SYSTEM

President Roosevelt, who famously and honorably eliminated the In G-d We Trust motto from the 01907 Liberty coin, was also a notable fan and champion of Simplified Spelling. I spell his name parenthetically here as Rosavelt to honor that initiative as well, an initiative that has been all but "forgotten" but that would be amazing if we could revive in small batches someday, to make modern American English (i.e. the language or dialect of **American**) an easier language for everyone, and a better candidate for perpetual natural dominant *lingua franca*. A tangential example of where Simplified Spelling could make an immediate impact is by shortening the pronunciation and spelling of the number "seven" to "sev", so that English speakers can competitively fit as many numeric digits in our working auditory memory loop as Chinese speakers, arguably our current fiercest competitors can, globally aiding mental math, arithmetic, recall, and OTP password fill operations -- supporting moving OTPs from six digits (1 in a million breach) to sev digits (1 in 10 million breach) or higher.

Our whole number system could be radically simplified to be something similar to the Chinese system of numbers (I propose: cutting every particle of meaning to just one syllable, without any of the complicated "teen" and "ten-ty" numbers, by competitive analogy to Simplified Mandarin: "sev hun three ten six dollars and ten eight cents" = \$736.18), which our country could adopt over the course of a "revolutionary" 02026 transition year, particularly with the increasing assistance of AI technical, commercial, and educational support. See the amazing *Handbook of Simplified Spelling* and the more immediately accessible article by Malcolm Gladwell in his book *Outliers* on the competitively super-accelerated elementary math education of Chinese speakers, an acceleration so enormous that it might even help us catch up and permanently not just recover but zoom past earlier American elementary school performance, saving potentially millions of years of mathematical confusion by young American children and American as Second Language adults trying to learn the American number system, benefitting for centuries from here from the rupture caused by pandemic learning loss and this proposed

1 effort now, with simplified "American" numbers, to catch rapidly back up.

2 I dream a little of gently declaring with fellow Americans thereby full independence of the American  
3 language from the older legacy of the English language "controlled" or co-controlled by the British  
4 People's and British Crown's tastes and conventions, and I know it to be a little dream considering all the  
5 existing momentum of English numbers over the proposed simplified American numbers, but dreams only  
6 can become realized if we make a concerted, collective effort to dream a little together, and this  
7 communication is a first step that might be supported by such a Precedent (President) as President Trump  
8 or a Party such as the Republican Party who have already historically changed the centuries-old name of  
9 the Gulf of Mexico to the Gulf of America by rapid Governmental decree. It would be easier to coordinate  
10 nationally, of course, if the Federal Department of Education still exists in some form if and when this effort  
11 at American numbers and American language gets decided. I know this is a tangent to the core argument,  
12 but I didn't know where else to fit this, and this idea of American numbers and, in general, the push toward  
13 an American variant of Modern English (American) is itself also quite important for the Department of  
14 Justice and all "superiour" and "inferiour" officers of the "Gouvernement", who might oppose or support the  
15 Plaintiff on this RFRA case, to bring to the Resolute Desk for serious "Roseaveltian" discussion. **Enuf is**  
16 **enuf**, our "langauge" (local area network **gauge**) should be simplified, gently and slowly piece by piece,  
17 starting, I suggest, with the number and metric system. It may go no further than that, but our language  
18 ("langauge") should be free to freely develop at its own pace, accelerated by the support of the latest AI  
19 technology and community social choice.

20 I will quote here at length from Malcolm Gladwell's Outliers under what I believe to be a "fair use"  
21 exception to copyright. I hope the author Gladwell would be glad that I'm doing so to share this with this  
22 Court, not angry. I purchased several copies of the book over the years, and hope to share these notions  
23 with the Court:

#### 24 **II.8 "Rice Paddies and Math Tests" by Malcolm Gladwell**

25 "Take a look at the following list of numbers: 4, 8, 5, 3, 9, 7, 6. Read them out loud. Now look away  
26  
27  
28



1 and spend twenty seconds memorizing that sequence before saying them out loud again. If you speak  
2 English, you have about a 50 percent chance of remembering that sequence perfectly. If you're Chinese,  
3 though, you're almost certain to get it right every time.

4 Why is that? Because as human beings we store digits in a memory loop that runs for about two  
5 seconds. We most easily memorize whatever we can say or read within that two-second span. And  
6 Chinese speakers get that list of numbers—4, 8, 5, 3, 9, 7, 6—right almost every time because, unlike  
7 English, their language allows them to fit all those seven numbers into two seconds. That example comes  
8 from Stanislas Dehaene's book *The Number Sense*. As Dehaene explains:

9  
10 Chinese number words are remarkably brief. Most of them can be uttered in less than one-quarter of  
11 a second (for instance, 4 is "si" and 7 "qi"). Their English equivalents—"four," "seven"—are longer:  
12 pronouncing them takes about one-third of a second. The memory gap between English and Chinese  
13 apparently is entirely due to this difference in length. In languages as diverse as Welsh, Arabic,  
14 Chinese, English and Hebrew, there is a reproducible correlation between the time required to  
15 pronounce numbers in a given language and the memory span of its speakers. In this domain, the  
16 prize for efficacy goes to the Cantonese dialect of Chinese, whose brevity grants residents of Hong  
17 Kong a rocketing memory span of about 10 digits.

18  
19 It turns out that there is also a big difference in how number-naming systems in Western and Asian  
20 languages are constructed. In English, we say fourteen, sixteen, seventeen, eighteen, and nineteen, so  
21 one might expect that we would also say oneteen, twoteen, threeteen, and fiveteen. But we don't. We use  
22 a different form: eleven, twelve, thirteen, and fifteen. Similarly, we have forty and sixty, which sound like  
23 the words they are related to (four and six). But we also say fifty and thirty and twenty, which sort of sound  
24 like five and three and two, but not really. And, for that matter, for numbers above twenty, we put the  
25 "decade" first and the unit number second (twenty-one, twenty-two), whereas for the teens, we do it the  
26 other way around (fourteen, seventeen, eighteen). The number system in English is highly irregular. Not  
27 so in China, Japan, and Korea. They have a logical counting system. Eleven is ten-one. Twelve is ten-two.  
28 Twenty-four is two-tens-four and so on. That difference means that Asian children learn to count much

1 faster than American children. Four-year-old Chinese children can count, on average, to forty. American  
2 children at that age can count only to fifteen, and most don't reach forty until they're five. By the age of  
3 five, in other words, American children are already a year behind their Asian counterparts in the most  
4 fundamental of math skills.

5 The regularity of their number system also means that Asian children can perform basic functions,  
6 such as addition, far more easily. Ask an English-speaking seven-year-old to add thirty-seven plus  
7 twenty-two in her head, and she has to convert the words to numbers ( $37 + 22$ ). Only then can she do the  
8 math: 2 plus 7 is 9 and 30 and 20 is 50, which makes 59. Ask an Asian child to add three-tens-seven and  
9 two-tens-two, and then the necessary equation is right there, embedded in the sentence. No number  
10 translation is necessary: It's five-tens-nine.

11 "The Asian system is transparent," says Karen Fuson, a Northwestern University psychologist who  
12 has closely studied Asian-Western differences. "I think that it makes the whole attitude toward math  
13 different. Instead of being a rote learning thing, there's a pattern I can figure out. There is an expectation  
14 that I can do this. There is an expectation that it's sensible. For fractions, we say three-fifths. The Chinese  
15 is literally 'out of five parts, take three.' That's telling you conceptually what a fraction is. It's differentiating  
16 the denominator and the numerator."

17 The much-storied disenchantment with mathematics among Western children starts in the third and  
18 fourth grades, and Fuson argues that perhaps a part of that disenchantment is due to the fact that math  
19 doesn't seem to make sense; its linguistic structure is clumsy; its basic rules seem arbitrary and  
20 complicated.

21 Asian children, by contrast, don't feel nearly that same bafflement. They can hold more numbers in  
22 their heads and do calculations faster, and the way fractions are expressed in their languages corresponds  
23 exactly to the way a fraction actually is—and maybe that makes them a little more likely to enjoy math, and  
24 maybe because they enjoy math a little more, they try a little harder and take more math classes and are  
25 more willing to do their homework, and on and on, in a kind of virtuous circle.

26 When it comes to math, in other words, Asians have a built-in advantage. But it's an unusual kind  
27 of advantage. For years, students from China, South Korea, and Japan—and the children of recent  
28 immigrants who are from those countries—have substantially outperformed their Western counterparts at



1 mathematics, and the typical assumption is that it has something to do with a kind of innate Asian  
 2 proclivity for math.\* The psychologist Richard Lynn has even gone so far as to propose an elaborate  
 3 evolutionary theory involving the Himalayas, really cold weather, premodern hunting practices, brain size,  
 4 and specialized vowel sounds to explain why Asians have higher IQs.† That's how we think about math.  
 5 We assume that being good at things like calculus and algebra is a simple function of how smart someone  
 6 is. But the differences between the number systems in the East and the West suggest something very  
 7 different—that being good at math may also be rooted in a group's culture.

8 In the case of the Koreans, one kind of deeply rooted legacy stood in the way of the very modern  
 9 task of flying an airplane. Here we have another kind of legacy, one that turns out to be perfectly suited for  
 10 twenty-first-century tasks. Cultural legacies matter, and once we've seen the surprising effects of such  
 11 things as power distance and numbers that can be said in a quarter as opposed to a third of a second, it's  
 12 hard not to wonder how many other cultural legacies have an impact on our twenty-first-century intellectual  
 13 tasks...." *END PASSAGE.*

14  
 15 The Plaintiff argues that the syllabic length of American number words is not an immutable law of  
 16 nature. For the sake of our children and posterity we can "fork" American language from English language  
 17 and shorten our number words, narrowing the gap between Asian counting performance and American  
 18 counting performance among four and five year olds. The easiest step to start is just by shortening  
 19 "seven" to the unoccupied "sev", and shorten "zero" to the unoccupied "ro" or the even shorter occupied  
 20 "oh" (which can be confused with the letter "O" in alphanumeric strings<sup>6</sup>), and we can go gently forward  
 21 from there, designing American language to be more fully responsive to the observed needs of our  
 22 children and American Second Language (ASL) learners, simpler to count, to calculate, and to spell, as  
 23 President Rosevelt hoped for in concert with the Simplified Spelling Board. President Rosevelt didn't  
 24 have modern computerized spellchecking, computerized translation, and artificially intelligent educational  
 25 supports like we do today to fuel the rise and success of Simplified Spelling. The Plaintiff argues we  
 26 should give Simplified Counting and Spelling in the American language another serious go, since as they  
 27 said in the 01920s, "enuf is enuf". **Let's close the gap and honor President Rosevelt's legacy in**

28  
 6 At least when "O" isn't in an unambiguous alphanumeric system like Crockford's Base 32, where the letter "O" is removed to avoid confusion with the number "0".

1 both the design of Our United States currency and the design of Our currently most common  
2 American language.  
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# **Talmudic Tractate Rosh Hashana, Page 18B**

Hasmonean Dynasty Jewish History and Law vs. The US Department of Treasury

# Here's Page 18B of Talmudic Tractate Rosh Hashana...

- The Talmud is part of the tradition of Jewish Oral Law
- There are 37 Books of the Talmud, and each Book is called a Tractate
- All Orthodox Jews consider the Talmud binding oral law





## First, Some Context on the Passage

*The Talmud is not written like your standard expository text: it's written like a record of an argumentative debate between competing rabbinic perspectives in the course of setting law, and it is highly digressive, and the digressions are often tangential to the point they're instantly trying to make.*

*This gem about protecting G-d's Name is buried in one such tangential digression, during a debate about how to set the Rosh Hashana Celebration, the Jewish New Year, correctly on the Jewish Calendar. Rosh Hashana is supposed to always fall on the 1st and 2nd of Tishrei, Tishrei being the first month of the Jewish Calendar, but with some exceptions. The Rabbis argue exhaustively for many pages about how to schedule Rosh Hashana in every conceivable circumstance: when in Israel Rosh Hashana is 1 day... when out of Israel it is 2 days... when there's a new moon you reschedule... it goes on and on and on...*

*As they argue this and flesh this out like only calendar wonks can, the Rabbis digress and tell us that there's **already** a feast holiday scheduled for the 3rd of Tishrei, a holiday that celebrates miraculous community-wide adherence to the protection of G-d's Name. It's this moment in Jewish history that has bearing on the case. They're mentioning this in Tractate Rosh Hashana because it could, in one way or another, affect (or be affected by) the calendar dates of the first or second day of Rosh Hashana.*

*(FYI: The 3rd of Tishrei you'll hear about is no longer a festival day in modern times, but a fast day instead, as a means of mourning the assassination of a beloved Governor of Judea named Gedaliah who was killed on the 3rd of Tishrei. Nonetheless, it was once a feast day, and but for the even more tragic Fast of Gedaliah, might remain a feast day today.)*

# What Do I Focus On?

Only focus on the boxed passages magnified in the following slides.

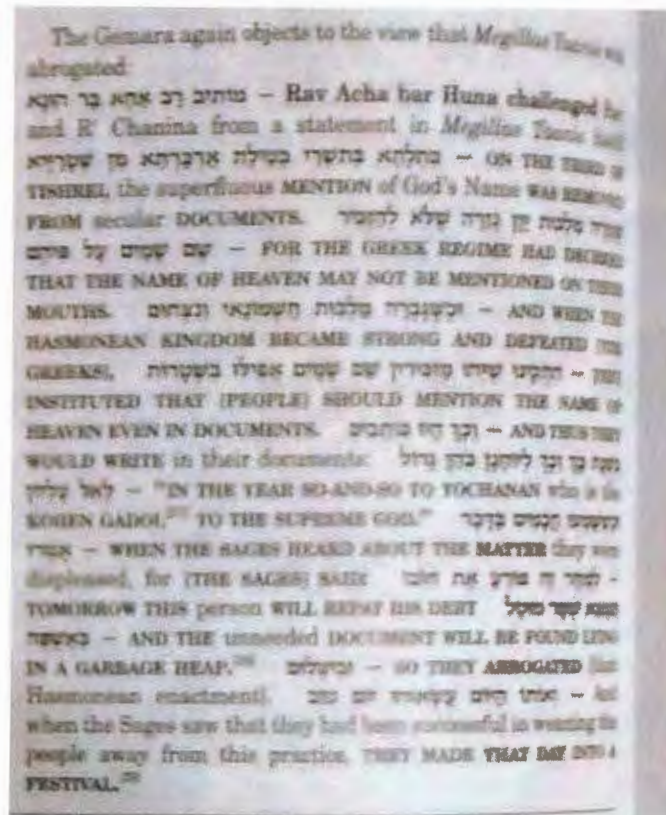
- The Core Passage is in **Orange**, on Slide 5
- The Footnotes are in **Red**, on Slide 6 (and are so important and emphatic, you should practically memorize them too, if you can.)
- Everything that is not, for your purposes, relevant is blocked off in Off-White





## Page 18B: "The Smoking Gun"

ON THE THIRD OF TISHREI, the superfluous MENTION of G-d's Name WAS REMOVED FROM secular DOCUMENTS. FOR THE GREEK REGIME HAD DECREED THAT THE NAME OF HEAVEN MAY NOT BE MENTIONED ON THEIR MOUTHS. AND WHEN THE HASMONEAN KINGDOM BECAME STRONG AND DEFEATED THE GREEKS, THEY INSTITUTED THAT (PEOPLE) SHOULD MENTION THE NAME OF HEAVEN EVEN IN DOCUMENTS. AND THUS THEY WOULD WRITE in their documents: **"IN THE YEAR SO-AND-SO TO YOCHANAN [37] who is the KOHEN GADOL TO THE SUPREME G-D."** WHEN THE SAGES HEARD ABOUT THE MATTER they were displeased, for (THE SAGES) SAID: TOMORROW THIS person WILL REPAY HIS DEBT AND THE unneeded DOCUMENT WILL BE FOUND LYING IN A GARBAGE HEAP. [38] SO THEY ABROGATED [that Hasmonean enactment]. And when the Sages saw that they had been successful in weaning the people away from this practice, THEY MADE THAT DAY INTO A FESTIVAL. [39]

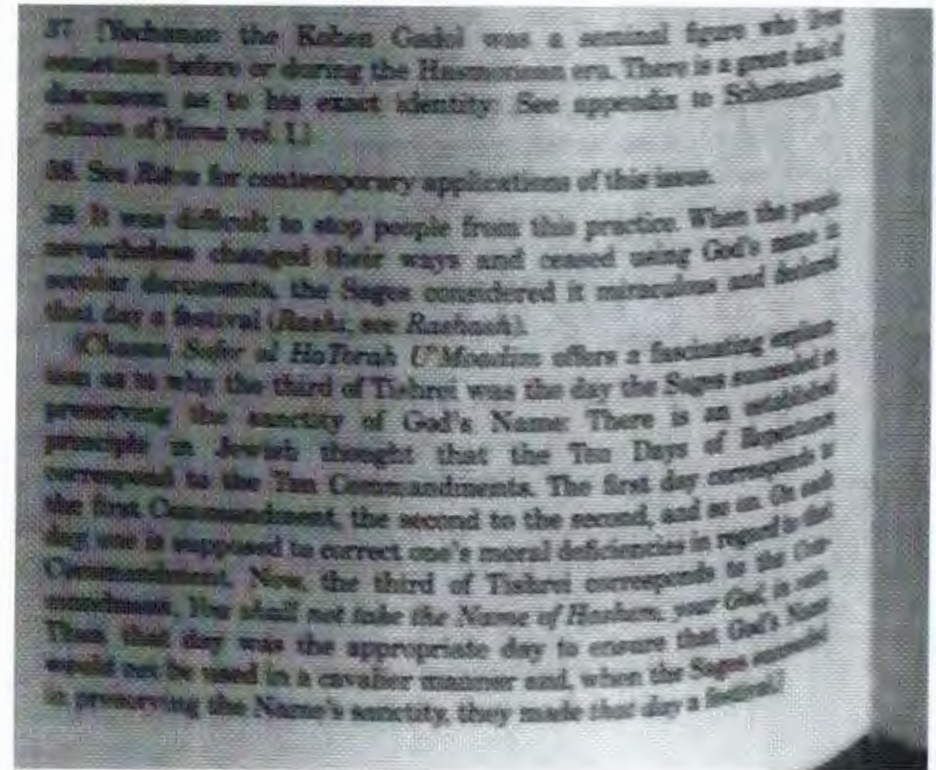


## Footnotes 37 and 39

37. [Yochanan the Kohen Gadol was a seminal figure who lived sometime before or during the Hasmonean era. There is a great deal of discussion as to his exact identity: ....]

39. It was difficult to stop people from this practice. When the people nevertheless changed their ways and ceased using G-d's name in secular documents, the Sages considered it miraculous and declared that day a festival (*Rashi*; see *Rashash*).

[*Chasan Sofer al HaTorah U'Moadim* offers a fascinating explanation as to why the third of Tishrei was the day the Sages succeeded in preserving the Sanctity of G-d's Name: There is an established principle in Jewish thought that the Ten Days of Repentance correspond to the Ten Commandments. The first day corresponds to the first Commandment, the second to the second, and so on. On each day, one is supposed to correct one's moral deficiencies in regard to that Commandment. Now, the third of Tishrei corresponds to the Commandment, *You shall not take the Name of Hashem, your G-d, in vain*. Thus, that day was the appropriate day to ensure that G-d's Name would not be used in a cavalier manner and, when the Sages succeeded in preserving the Name's sanctity, they made *that day* a festival.]





## Did you read Footnote 39?

“It was difficult to stop people from this practice...”

They declared a **Jewish holiday** when the printing of the Hasmonean Edition of IGWT finally stopped, and the name was no longer being thrown into dung-heaps, or printed into superfluity. It was *that important*.

Likewise, it's my belief that the Jewish People will celebrate the end of IGWT Printing as an appropriate step toward the sanctification of G-d's Name. Finally, the Department of Treasury will stop using the Name of G-d in vain, and shredding the Name of G-d in machines made by Giesecke & Devrient, a German firm that *printed currency for the Third Reich* and printed the tickets to the 1936 Berlin Olympics, and still hasn't been open with the public about the extent of its collaboration with the Nazis. That G&D machines are those that are destroying the Name of G-D makes this, for me, especially poignant and devastating, and even more unacceptable as a cultural practice.

I'll celebrate the day a favorable decision is upheld in the Supreme Court lifelong as a feast day.

## Relevant History

The Seleucid Greeks ruled the Jewish nation of Palestine until the Maccabean Revolt of 167 - 160 BCE. The Maccabean Jews regained semiautonomous control of the land, which led to two holidays: the holiday that marked the day the Name of G-d was no longer superfluously destroyed (3rd Tishrei), and secondly, the better-known holiday of Hanukkah.

### Sources:

Wikipedia "Maccabean Revolt", "Hasmonean Dynasty",

Babylonian Talmud, Stone Edition, Tractate Rosh Hashana 18B



## APPENDIX F: 02015 Currency Renaming Proposal

### Crime-fighting, Conscientious Capital: A Quarter-Millennial Currency re:christening (Naming) Contest<sup>1</sup>



<sup>1</sup> Multiple test runs in multiple countries can powerfully confluence the deeply rooted longings that we all share for CALM LIFE, with \$TEAM<sup>4</sup> for the next generation. The most synergetic ally simplex can be selected for primary primacy, and the signal systems can be reviewed regularly for smartconsents as we re\$culpt our World. The word "Ripples" on currency may be close enough to Ripple Labs to constitute a trademark infringement. i'm not a trademark lawyer, this is a Conscientious Proposal for traditional currencies with high-optionality, was independently derived before I became aware of Ripple, and "Waves" has much of the same meaning, and could be synergetic with Ripple anyhow. The <sup>TM</sup> is included aside "Ripple" for total safety. Smart pick, in any case. Very evocative and naturally thought-provoking.

**18 Currency Titles With Historical and/or Cultural Implications**

**A Gift From Generation to Generation**  
**2025, 2075 & 2125 Tournaments, for the**  
**2026, 2076 & 2126 Celebrations**

**PLEASE READ THE CAUTIONARY NOTE ON PAGE 2 BEFORE PROCEEDING**



**PLEASE READ THIS FINE PRINT VERY CAREFULLY**

This document contains, or may contain, copies of the name of G-d, as integrated into or as taken from the national motto, "In G-d We Trust". Any kind of digital display and/or electronic storage of this document may be altered or erased by anyone, including Jews of any belief pattern, no matter their level of sensitivity for the English name of G-d, without any altering process or religious difficulties. However, if this document is printed onto media with PERMANENCE in any format, such as paper, parchment, or cotton/linen, the name of G-d if unhyphenated will qualify under Jewish religious law or custom as shaimos, and it requires ritual treatment if/when it reaches end-of-life. The fully articulated, non-hyphenated name of G-d may not be erased by Jews in HHAJ, like the Undersigned Author, who hold this understanding of shaimos, or by officers of the state acting in their official capacity, and the National Motto ("In G-d We Trust") and/or the even smaller area containing G-d's name, must be buried in a qualifying cemetery, out of respect for the indigenous religious custom, to enable the free exercise of religion guaranteed under the 1st Amendment: "Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof..." The Author follows Theodore Roosevelt in the belief that the printing of "In G-d We Trust" on currency is Wrong. Please consult the histories and herstories to understand the full range of religious dissent to G-D Shreds.

This document presently contains the National Motto, which contains an unerasable name of G-d, written on the following pages:

☐ No instances included yet.

**Before printing out this document, please affix your name and signature below, with a promise to bury all portions containing the name of G-d listed above as "shaimos of the second and/or third-degree". For suitable burial guidelines, please find a local Jewish cemetery, a rabbi, and/or contact the Author for guidance.**

**A PRINTING AGREEMENT**

I, \_\_\_\_\_, will print, photocopy, engrave or enscribe (print/printing) a portion from this document. Before printing or photocopying any image of currency in color for any length of time, I agree to modify the image of the dollar contained herein to be less than  $\frac{3}{4}$  or more than  $1\frac{1}{2}$  times its official size in each linear dimension, as required by the US Secret Service Anti-Counterfeit Conventions.

I, \_\_\_\_\_, also agree that before printing any section of this document that is religiously sensitive onto hard media (such as paper, parchment, metal, or stone) in any form, I acknowledge that the print I am making includes a name of G-d in vernacular English within it—including but not limited to the National Motto—that the Author considers unerasable. The Author holds that the 1st Amendment proscribes any officer, employee, or contractor of the US Federal Government from shredding or burning the National Motto in its entirety or the English translation of the name of G-d in particular. If the print made reaches the end of its life, I agree to dispose of the print, restricted to any portion thereof containing the name of G-d, in a ritual burial, as required by the Jewish custom, and as interpreted by the Author.

NAME: \_\_\_\_\_ (in print)

TITLE: \_\_\_\_\_

SIGNATURE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_

WITNESS: \_\_\_\_\_

EMAIL: \_\_\_\_\_



# Can We Save Life, Institute Inter-Continental Calm and Build Steam by Retitling US Currency?

*How do we celebrate the 240<sup>th</sup> [2016] & 250<sup>th</sup> [2026] Anniversaries of the Declaration of Independence?*

## Introduction

This is a modest proposal for an inaugural quarter- or semi-centennial or quarter-millennial open currency renaming contest, planned for every 25, 50, or 250 years. The aim of the contest will be to rechristen the US dollar (whose name originally emerged in the New World from the Dutch Leeuwensdaalder coin) in order to fight crime and cut Gordian knots in domestic and foreign policy goals. The contest choice architecture and rules can be structured starting shortly after the 240th (2016) Anniversary, when a Joint Resolution of Congress will establish an United Revolution Quarter-Millennial Commission (ARQC). The final rounds of the contest can be hosted and decided on the 249th (2025) Anniversary, and currency prints under the new title can be released on the 250th (2026) Anniversary of the Declaration of Independence. A domestic and global naming tournament can and will enhance the influence and preserve the global reserve value of our currency, while interfering with criminal rationalization and interrupting violence escalation at home and abroad.

It is often said that a picture is worth 1000 words. Eighteen | D:eight (18) sample currency names are presented on the cover sheet for your inspection. In the Appendices, you will find other critical supporting graphics, including lists, tables, a linguistic litmus test for name feasibility and a proposed schedule of contest milestones. Please note that any renaming contest will retain all existing design elements and security features of the extant banknotes in usage at the time of the tournament. The only alteration proposed for consideration is the name in small print, in order to dramatically enhance our currency's cultural achievements.

No doubt about it, the Signers deeply appreciated the earth-shaking importance of names and titles. For example, consider the fierce debates the Founders had over the title and honorifics granted to George Washington, the First Presiding Officer of the United States (Mr. President). Unlike "President", the Founders backed into the name "dollar". The word "dollar" came to us from the "daalder" in the Dutch Leeuwensdaalder, or Lion's Dollar, and the word "Dollar" in old Dutch and German translates into "Valley". The word "dollar" had evolved in a historical progression from "Joachimsthal" → "thaler" → "daler" (cognate to the English word for "dale", or valley) → "daalder" → "daaler" → "dollar". Joachimsthal was a valley used as a silver mine in Bohemia — St. Joachim's valley. The township is now called Jáchymov and is situated aside the Czech-German border, within the Czech Republic.

The Signers of the Declaration of Independence (Signers) did not originally intend for our currency to be named based on the availability of silver in the Czech Republic. The first banknotes issued after the Declaration of Independence by the Continental Congress were known as "Continental" and helped provision the Continental Army in 1776. The original title of our currency, a name shared by Congress and our first Army, the "Continental", expressed the



Founders faith in Manifest Destiny. The Continentals could be redeemed for what the Signers called Spanish milled dollars, expressed in shorthand as “dollars”. In reality, the Spanish milled dollars were Spanish “eighths-royal” (aka real de a ocho, eight real, or “pieces of eight”), which were highly-trusted silver coins minted in South America. To put it briefly, the Founders were allergic to any currency names that were identified with monarchy. Hence, they rejected the “pound sterling” system and also rejected the official Spanish name for the real de a ocho, referring to it as a “Spanish dollar” or “dollar” instead. The usage was natural, because the Spanish dollars were practically identical in weight and make to the Lion’s Dollar (Leeuwensdaalder) that was so commonly used in Dutch New Amsterdam, as both derived their standard of weight and make from older German thalers. The Spanish dollars from South America that the Founders relied upon co-circulated with early US coinage, and were accepted as legal tender in the United States until the Coinage Act of 1857. Before the Mint had been established, Robert Morris, the Superintendent of Finance under the Articles of Confederation, debated the establishment of a Unit of Account with Thomas Jefferson, who was then a delegate to the Congressional Congress, and the head of the Currency Committee. Morris proposed that the Unit of Account be based on the common denominator of the Spanish Dollar and the British Pound, subdivided into 1000 mils. Jefferson counterproposed that the Unit of Account be the (Spanish) Dollar, split into 100 cents. In the Founding Documents of the mid- to late-1700s, including the Seventh Amendment of the Bill of Rights, references to “dollars” were understood by early Uniteds to be a direct reference to the Spanish dollar, not the dollars that we know today.

A century ago, England’s Pound Sterling was the preferred global reserve currency. Today, the US Dollar represents over 60% of global reserves. Will the US Dollar remain the global reserve currency for the next century? The United States *Dollar* currently competes with the *Euro* of the European Union (24% of reserves), with the *Pound Sterling* of Great Britain (4% of reserves) and *Rounds* (translation of “Yen”) of Japan (4% of reserves) trailing in a distant third and fourth. We can anticipate that the US Dollar will compete in the next century for global reserve currency status with the *Euro* and the ascending *People’s Currency* (the English translation of “Renminbi”) of The People’s Republic of China.

The “Euro” and “The People’s Currency” are very modern names that audibly reinforce the pan-national and national identity of those within Europe’s and China’s monetary zone. The *Euro* got its name in a representative democratic fashion, after a schoolteacher named Germain Pirlot, a speaker of Esperanto, suggested the name to the then-President of the European Commission and was adopted by vote four months later at the Madrid meeting of the European Commission. *The People’s Currency* was so-named at the time the Communist People’s Republic of China was founded, and was imposed by the *People’s Bank of China* shortly after its founding, near the end of the Chinese Civil War. Only a handful of international currencies aside from these carry non-archaic meanings, but a few of those that do are worth mentioning. For instance, the West African Monetary Zone plans in 2015 to move to the “Eco”, a polyglottic reference to ecology, eco-friendly action, and economic potential. In Botswana, situated in the Kalahari desert, the “pula” is the medium of exchange. “Pula” means rain, which is a fitting term for a currency in a region where rain is so precious.



The Senate and House can take on an even higher global mission and sponsor a national and global currency retitling contest cycle — the first of its kind — to enforce, reinforce, and supercharge humanitarian values through commercial action at home and abroad. With wise contest rules, selection protocol and choice architecture, some extremely favorable effects, both major and marginal, are predicted. By imbuing the medium of exchange with added meaning, Congress can nudge trade ever so slightly, day-over-day, year-over-year, on a completely voluntary basis, toward wiser allocations and the achievement of the following goals.

## Goals of the Currency Retitling

Goals include major and marginal improvement in:

- ☐ Achieving the mission of our forefathers, as expressed in the Preamble of the Constitution
- ☐ Preservation of life
- ☐ Institution of global calm
- ☐ Building steam for STEM and arts education (matching educational achievement [currently in points] with wealth acquisition [currently in dollars])
- ☐ Violence prevention and conflict mitigation
- ☐ Softening of military conflict with diplomatic and economic soft power
- ☐ Interference with criminal rationalization (self- and social psychology of crime)
- ☐ Crush criminal networks from within
- ☐ Improvement of juridical and jury reasoning, especially related to financial crime
- ☐ Amplification of economic liberties abroad
- ☐ Simplified interpersonal and international economic sanctions
- ☐ Enhance our individual, local, state and national soft powers
- ☐ Establishment of eternal global reserve status for our ever-evolving currency
- ☐ Augmentation of cumulative populational Quality Adjusted Life Moments, Minutes, and Months (QALM) over this next Quarter-Millenia (2026 - 2276)
- ☐ Gently prepare non-democratic nations for a democratic future with embedded vote-based commerce

## What is America's most underutilized sound-bite?

In 2013 AD, 8.3 billion bank notes were printed by the US Bureau of Engraving & Printing. That *annual* production figure is larger than every Bible (~6B) or Red Book (~6B) ever *printed* in human history, and we know for a fact that our denomination of currency circulates and is vocalized more frequently than any Bible verse. The modern word “dollar” (hereafter presented in the archaic spelling, “daaler” or “daalder” from the Dutch “leeuwendaalder”, or lion’s dollar) is repeated many billions of times a day, both aloud and subvocally. The mere sight of the \$ sign triggers a sound pattern in the mind. The number of “unique impressions” per day is mind-boggling and innumerable. Considering just executed transactions—and executed



transactions are just a small fraction of the number of times we encounter the audiovisual signature of \$, “the dollar”—the Federal Reserve’s 2013 Payment Study estimates that there were 122.8 billion non-cash payments in the United States in 2012 AD. Roughly 50% of US payments are still cash-based, bringing the total transaction count in US dollars within the USA to roughly 250 billion independent executed dollar-based transactions per year. 250 billion! Per year! That equates with trillions upon trillions of sound-bytes and mental rehearsals of the term “dollar” pre-, peri- and post-transaction each year.



This signifies that the retitling rights to the US dollar are an unbeatable world-class intangible asset, but Congress’s power to rename our currency, a world-class creative work, has not been exercised since the 1780s-90s, when the name of our US Currency (USC) was shifted from US Continentals to the present US Dollar.

Yet tragically, the word “dollar” is not of its own evocative of the underlying moral ideals and commercial values of the United States. That’s not surprising, since the word “dollar” has become an archaic word for a generic valley and a generic word for an archaic currency. Canada, Australia, New Zealand and many others all use longer-lasting plastic media for their currency, with the word dollar used worldwide as a generic term for “national fiat currency”. When not otherwise specified, the term “dollar” defaults to the US Dollar, just as the term “dollar” used to default for our Founders to the Spanish Dollar. Arguably, the word “dollar” used on its own means nothing more (and nothing less) than “US Currency”, carries no valuable secondary



or double meanings within its roots, and is much less evocative than the original term we used for our currency, the Continental.

Our Founders, starved for a reliable source of silver or gold, chose the term “dollar” so that our coinage and banknote production could be both supplemented with and backed by interchangeable Spanish-United milled dollar and Dutch Leeuwensdaalder coins. At right, you can see an image of the obverse and reverse of the 01739 Spanish “piece of eight”. Below, you can see an image of the Dutch Leeuwendaalder, or Lion Dollar, which was reputedly most responsible for familiarizing Uniteds with the term “dollar”.



**1739 Real de a ocho, aka the Spanish milled “dollar”, the eighth royal piece**



**1647 Dutch Leeuwendaalder, aka the Lion’s Dollar**



The title of our Commander in Chief (“President [Presiding Officer] of the United States of America”) was hotly (and thoroughly) debated by the Founders. Dozens of titles were considered, including until the term “President” was selected. Unlike the title of our President, our Founders did not have much time or sufficient security at the time of the Revolution to engage in a creative contest or debate about what the best possible lexeme (word), morpheme (unit of meaning), or glyph (symbol) for our currency would be. They simply borrowed the Spanish peso symbol from the Spanish (\$) and the term “daalder” from the Dutch Lion Dollar, just as smaller nations today choose to name *their* national currencies “dollar”, without deep creative reflection. We are no longer in the same circumstances as our Founders. As of 02014 CE, two-hundred and thirty-eight years have passed since the signing of the Declaration of Independence. We are less than twelve years from the 250th Anniversary of Independence, the Quarter-Millenia Celebration. Now, in 02014, our Independence and our currency system are both secure and reliable. We are no longer starved for raw materials; we have all the copper, silver, gold, platinum, plastic, cotton, linen, ink, machinery, production and know-how we need. Now that we hold the world’s most trusted currency and dominate the global exchange markets, we have an opportunity to reflect on our most sincere beliefs, embed those beliefs in the name of our currency, and deepen an United brand of thick human international values that can be spread and reinforced through international trade and diplomacy.

What if we were to re-identify the single most frequently used sound-byte of our culture—a sound-byte that triggers trillions of times annually—both here at home and abroad (the word “dollar), in times of peace and in times of war, with a direct, sonic invocation of fundamental human values, not just in the US but across the globe? By renaming the dollar, re-associating our currency with a different phonic, lexical, and even graphical signature, we can sound a cultural high-note heard ‘round the world and accentuate the international goodwill of the United people with each successive utterance of our bank notes’ name. Our local and global moral reserve currency is among the USA’s most precious intangible assets — let’s develop its potential further, scaling up from our present “valley” currency toward a more meaningful cultural summit currency name — moving from “thal” (valley) to a “berg” or “bergen” (mountain peak) currency name.

At Currency Calm, we believe that such a currency name change can preserve life and fight crime—both violent and financial—extending America’s security system to the outermost reaches of our monetary system, and compounding common idioms (for example, “Keep your CALM” and “Keep CALM”) with greater persuasive power in the context of violence prevention and interruption at a local, national and international scope.

### **What currency names may outperform the word “dollar”?**

The challenge, of course, is to find a word that can be adapted into a synonym for “US Currency” that is already invested with and grounded in positive cultural precepts that can be vocalized in two or fewer syllables and six or fewer letters, and appeals to all decent human beings, regardless of their political party or affiliation.

Words or mnemonics that invoke, evoke, or actualize global human ideals are preferable, particularly if they present us with a helpful rule-of-thumb for improved budgeting of our finite cognitive resources and/or constitute a call to philanthropic or pro-social action. Above



all, we must search for words that can preserve life if embedded into our daily commercial speech.

As a national and international contest, the Basic Contest Rules might begin something like this:

- Prizes will be awarded to all quarter-finalist nominators in both the domestic and international brackets, in the form of large-denomination US Banknote(s)
- All entries must be expressed in two vocal syllables or less.
- All entries, even in plural form, must be spelled in eight letters or less.
- Entries can be pluralized or unpluralized, and specified pluralization need not follow typical language convention (ex: 1 SPARK, **2 SPARK (verb)**, 5 SPARKS vs. 1 SPARK, **2 SPARKS (noun)**, 5 SPARKS).
- Entries that are acronymic or mnemonic are encouraged, and you can submit multiple permutations for the same acronym (ex: Permutations of 2 CALM: 2 Century/Congressionally/Country/Continent/Classroom/Court/Clinically Assured/Adjusted/Altared/Altered Life/Liberty/Love/Labor Moments/Minutes/Months/Millenia/Miles/Meters/Measures).
- Entries need not be in the English, Spanish or any other major language. All languages are welcome, and every Ambassador to the United States from all countries recognized by US Government may submit one official entry to Congress for competition in an International Bracket.
- Entries may be accompanied by an explanation of no more than 1,000 words describing how the word would be used in idiomatic phrases and in cultural commerce
- Entries can be accompanied by a novel proposed currency symbol, even one that is touch-responsive on touchscreens and digital media, with a legally defined interactive pattern.
- Entries may be authored by individuals, teams or institutions and submitted to an appropriate review body for a first review, in accordance with the contest rules

#### Selection Guidelines

- Entries that institute a mechanism for the preservation of life and liberty through enhanced idiomatic crime prevention, remediation or law enforcement will be given special attention.

## Featured Names

### Why STEAM?

STEAM is a derivative of STEM and stands for “Science, Technology, Engineering, Arts, and Mathematics.” With STEAM as the name of our currency, we could impress upon children from a very young age that their classroom accomplishments in the STEAM subjects is the



source of success and the means by which they can run “Full STEAM Ahead” into a better world. Conveniently, the currency symbol for STEAM could remain the Spanish peso symbol (\$) = STEAM, or even \$TEAM)

### Why LIFE?

What is of more fundamental value than life? Honest, lawful participation in the local and global economy is life-giving and life-preserving. By denominating our economic system with LIFE, the sanctity of the institutions and personnel that protect and defend the regular, regulated flow of LIFE will become self-evident.

### Ripple Effects In Implementing Federal Policies and Powers

Imagine if domestic, foreign aid and defense budgets were explicitly modeled on LIFE. Economic sanctions against nations like Syria that threaten life will be simpler to apply, and would be modelled in multiples of LIFE threatened or lost.

If the United States is ever in a position where a Declaration of War is considered in Congress, we would be in a more powerful position to press our case first through economic diplomacy, as denominated in units of LIFE. If we ever need to intervene with force for humanitarian reasons, when we deploy boots on the ground those young soldiers will be investing and circulating LIFE within the economy. Why attack a soldier who is helping you secure the means by which your family may find LIFE? In Afghanistan, Iraq, Vietnam and North Korea — every major war zone of the US Armed Forces in the last half-century — dollars are accepted as legal tender. If our military must be deployed, why not deploy our military under the commerce banner of LIFE? Deploying under the commerce banner of the dollar is gravely suboptimal, and results in an almost insurmountable empathy gap, much lost civilian life, and seething local resentment and skepticism about the USA's intent in military intervention. I hesitate to say so with force, but all theoretical evidence suggests that changing the name of the dollar to LIFE or another highly humanitarian name is among the most effective unexplored nonviolent COIN strategies. The currency that is circulated in foreign countries would essentially act as a Shield of LIFE for all those who are exposed to it, establishing the protection of LIFE as the common ground for peaceful coexistence.

Remember, the 01993 and September 11th, 02001 attacks on the World Trade Center Towers by al-Qaeda were rationalized by al-Qaeda terrorists as an attack on the financial services sector, a manifestation of the “evil” Almighty dollar. It's harder to psychologically justify an attack on LIFE. With LIFE as our currency, terrorist networks like ISIS will have a more difficult time finding recruits, financing terror, and planning attacks against the institutions that anchor LIFE. It will be easier for law enforcement and clandestine services to identify informants to break up crime networks that threaten human life by way of the theft of LIFE, in all its forms.

Audiences might laugh at comedians who joke about stealing dollars from banks. But would those same audiences laugh if a comedian joked about stealing LIFE? Financial crimes, like the over ✓50 billion fraud instigated by Bernie Madoff, are crimes not just against property, but against human LIFE.

Every monetary instrument has a natural opportunity cost measured in a quality or quantity of life. If LIFE were the name of the US Currency, getting invested in the stock market



would be an investment in LIFE. Your life savings would be a representation of how much LIFE you have earned. A person losing income to a bad investment would be losing LIFE. Corporate executives would ask one another, "How much LIFE can be saved or spared through better engineering? How much LIFE can be earned through improvements in sales?" The currency would stimulate small business and entrepreneurship as families strike-out to make LIFE work for themselves and their partners.

A natural conversation will emerge among everyone from the working poor to young professionals, from the LIFE indebted to LIFE billionaires, about how to spend, save, invest and share LIFE best: on luxury goods, creative works, services, donations or durable goods? Parents, grandparents and great-grandparents will be able to gift LIFE to the next generations. Donations to 501(c)(3) organizations in US Currency would be measured in units of LIFE. Of course, getting through life will cost LIFE. Need a student loan? Students can borrow LIFE, to be repaid as they earn LIFE post-graduation.

Achieving LIFE balance will connote both emotional adjustment and education-career planning. Small children could learn about how to budget, save and spend LIFE through one of the oldest United board games, Hasbro's (once, Milton-Bradley's) GAME OF LIFE. First printed here in America in 01860, before the outbreak of the Civil War, the GAME OF LIFE orients players toward the major decisions of LIFE. The Undersigned Author actually began investigating his eventual career as a science teacher after playing multiple rounds of the Game of Life; his preference for the career was revealed after repeatedly choosing "Teacher" as his profession, when other higher-paying professions were available to him.

LIFE also forms a convenient acronym: Life/Law/Labor/Love/Liberty/Literature Is Fundamental Everywhere. The LIFE currency would afford parents, teachers and policymakers many teachable moments.

What are some admissible drawbacks to renaming the USD to LIFE? For one, cashiers will have to say, "This box of Cheerios will cost 3 LIFE." That cost proposition may sound a bit strange to your ear at first, but we will all quickly get used to both value and cost propositions phrased in terms of LIFE. Granted, as long as the value of the good you're purchasing is greater than or equal to its cost, as it should be for all voluntary trades, you will only gain LIFE with each trade. On the plus side, the sticker price of a box of cigarettes will cost, say, 6 LIFE. On margin, we can expect cigarette purchases to become less frequent under a LIFE currency nudge. Second, the most natural currency symbol for LIFE would look much like the pound sign (£), a currency our Founders firmly rejected when they declared independence from Great Britain in 01776. We might design a distinctive L currency sign to use as a synonym with the Spanish peso (\$) symbol that we currently use to represent the dollar, or stick with the vote or Spanish peso symbol exclusively to describe 5 LIFE (✓5 or \$5). Third, LIFE (L) is not as easily translatable into a school context as QALM (Q), POINTS or MARKS. Not that it can't be done; just that it is slightly more awkward awarding 100 LIFE or 100L to students with a perfect test score than 100Q.



### Why RIPPLE?

When you use a “ripple”, you will have an opportunity to reflect on the “ripple effects” of your transactions. Why donate to a charitable organization? Why contribute campaign funds to a candidate for local office? On the promise that with ripples from Us, you’ll produce waves for our community. Spend, save, and invest wisely: the more ripples We have, the easier it will be for Us to make waves. Children from a young age will understand our currency not as morally problematic in its nature, but as an essential tool for generating stability (“standing waves”) and change, with cash flow described in all the rich language that describes a wave: period, phase, amplitude, shape, cycle, wavelength, and frequency.

Sadly, the term “RIPPLE” is trademarked by RIPPLE LABS as a currency instrument. It’s the only notable digital currency or crypto-currency that I have found with a name that could cause true cultural “ripple effects”. All the others (Bitcoin, Litecoin, Dogecoin, Peercoin, Namecoin, etc.) are not cleverly named for widespread cultural amplification as a result of social adoption. No extant circulating currency that I know of is as well-named as “RIPPLE”. Shifting the US dollar to the US Ripple may require the exercise of “eminent domain”. Please consult with the US Patent & Trademark Office to be sure. Also, the abbreviation of the US RIPPLE currency would be “USR”, which is maybe too close for comfort to the abbreviation of the former Union of Socialist Soviet Republics (USSR). Uniteds who lived through any part of the Cold War (01946-01991) may express conscious or subconscious psychological resistance and revulsion at an abbreviation so close to USSR. If so, all terms starting with “R” are either out or require specialized abbreviation, such as “RPL”.

### Why WAVE?

Waves are a natural alternative to ripple. Want to change the world? Well, join a team and make some WAVES. Plus, the word wave is *not* trademarked in commerce as a transactional currency, like “RIPPLE<sup>2</sup>” recently was, so no exercise of eminent domain will be required with the WAVE, at least as far as I know.

### Why CALM (‘käl̩m)?

The CALM, or the C, is a sibling of the QALY, a mission-critical public health metric that stands for “Quality Adjusted Life Year”. The CALM mnemonic at its most basic stands for Character Altering Life Moment, but the currency extends to four major temporal horizons: Moments, Minutes, Months, and/or a Millenia. With enough CALM in our domestic and foreign affairs, we can even enforce a calm, peaceful Millenia, with trade sanctions denominated in and driven by lost CALM (which mnemonically represents life, liberty, time, travel, and treasure). By

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<sup>2</sup> See, for example, USPTO Trademark Registration #86052980. Trademarked by Ripple Labs Inc. The Ripple is the only cryptocurrency to emerge with a name that could substantially shift the sociolinguistic culture of international trade if it were widely adopted as the name of a major governmental denomination. As of 6:32 PM on July 8, 2014, 1 Ripple (XRP) = 0.0036 USD, and all XRP issued to date sums to just 26.5 million USD in market cap. The Treasury could gobble up the Ripple (pay fair market value) with what it prints before breakfast, under eminent domain. There is no trademark whatsoever on QALM.



imprinting our currency with CALM, we will interconnect health and wealth in marginal socio-economic and socio-educational decision-making. Does a cigarette buy you CALM? You might enjoy the cigarette for a brief moment, but how many life minutes and life months will it cost? How will the purchase of cigarettes alter your character?

**CALM (*kälm*):** US Global Reserve Monies that trigger and sustain a *mood*

C: Choice / Character

A: Altered / Adjusting

L: Life / Liberty

M: Moment, Month, Measure, Milestone

{Moment, Minute<sup>3</sup>, Month, Millenia (Choose a Time Horizon)}

{Mile, Meter (Choose a Distance Unit)}

US CALM (USC): A currency that encourages questions (Qs) in commerce to secure a global millenia of QALM.

CALM also qualifies as a transitive verb, so the 2 CALM bill acts as a magnificent declaration of eternal domestic and general international purpose.

An important feature of the “Altered/Altared Life Month” Family (CALM, QALM and ALM) is its use in the application of trade sanctions against a belligerent or hostile country that poses a national or international security threat. If and when a major or minor international leader turns belligerent or acts aggressively toward its neighbors, like President Putin of the Russian Federation recently has done, and threatens international calm, his administration can be penalized rapidly with trade embargoes public and private denominated in CALM (Character Altering Life Moments) or QALM (Quality Adjusted Life Months) for interfering with international calm. The populace in the Russian Federation would understand that threatening the calm and territorial integrity of their Ukrainian neighbors will beyond doubt lead to consequences in their own balance of CALM, through both private and international action to restore the balance of calm.

#### **A Name In Two Parts: Currency Title and Denomination**

Like the Chinese “People’s Currency” (Renminbi) denominated in the Round (Yuan), or Great Britain’s Sterling denominated in the Pound, the US could present to the world a 1-2 cultural punch: a fresh formal currency name with a calm formal currency title. For example, the US Ark (USA) Currency, introduced by the United States ARQ Commission, denominated in CALM.

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<sup>3</sup> Dr. Vicken Totten, MD, MS, FACEP, FAAFP, was the first person who mentioned the QALM acronym, expanding it to “Quality Adjusted Life Minutes”, an adaptation of existing QALY (Quality Adjusted Life Year) usage. From there, the four horizons (“Moments, Minutes, Months, and Millenia”) quickly fell into place.



## **How does the cultural capital unleashed by the RE:Naming Contest Tourney translate into human capital development?**

Great question! Let's turn to Germany for a historical example. I'll focus on one example of how human capital development can be transfigured through a more intimate linguistic interlinkage of financial currency (currently dollars) with the educational currency (currently points).

For 126 years, students *and* workers in Germany earned "marks", from the adoption of the Mark as the sole legal tender in unified Germany in January 1st, 01876 until the Euro's entry into circulation on January 1st, 02002. Meaning, throughout their education and subsequent working lives, marks were awarded for strong performance. Better "marks" in school suggested stronger future salaries denominated in marks. At no point did students disjointedly switch from "100 points" to "4.0 GPAs" to "dollars", as they regularly do in the United States. Anyone who was abruptly transferred from a 100 point to a 4.0 grading system knows how important a consistent grading scale is for sustained performance. A student who consistently earns ✓100 on her science and math exams has many more possibilities for career achievement in STEM occupations. By representing homework, quiz and test grades in terms of our native currency system, students learn to esteem their performance in terms of the promise of future career earnings and options.

It would be ideal to select a name for US currency that can also serve as a denomination for classroom points in United education. Doing so will reinforce the motivational substructure at all points along the "cradle to career" pipeline. That holds true even if we recommitted to the name "dollars" to denominate education and market performance.

On the other hand, if, for example, the currency were called QALM, teachers could award students Q for good questions, and tests could be graded in terms of Q100 (prefix notation), or 100Q (postfix notation). Good Qs lead to As, and As lead to more Qs. A perpetual self-reinforcing QALM cycle can be launched starting in grade school as students learn how to ask a good Q and provide solid As in order to improve all their Life Measures and invest their efforts into capitalizing Life's Meaning. It's my belief that QALM is very close to a global optima for an education-centered currency title.

## **Who would nominate names for legislative consideration?**

Let Senators, Congresswomen and Congressmen, citizens, and resident aliens submit entries into a *Global Naming Contest*. (For a sample list of Name Nominators and Stakeholders, see Appendix Five.) Open up an international bracket. Curate national and international submissions through separate Blue Ribbon Panels, with the final candidates selected by a Congressional Committee and approved by Congress. This naming contest ought to be as inclusive as possible. America thrives off a melting pot of ideas that emerge on every continent. Just introduce sensible guidelines, to filter out improper influence and suggestions. You can even design the inaugural naming contest to repeat on a preestablished half- or quarter-centennial cycle, so that each generation can evolve the title of our currency such that it remains the preeminent global exchange medium and the prevailing storehouse of financial and moral value in international markets for centuries to come. You can even release the runner-up



currency name in a limited edition print run, as an accompaniment and adjuvant to the primary global currency therapy.

### **A lever that can move the world forever... with surprising cost-efficiency...**

Changing the name of the dollar (with no change to its underlying value) will cost no more than swapping out the word “dollar” for “RIPPLE”, “QALM” or “CONTESTWINNER” in the printing plates at the Bureau of Engraving and Printing. The print difference is for most denominations less than 1 ½ inches long, and can take place in the same font, font size and location that current dollar designs use. The newly printed currency name can be slowly introduced into the currency supply at the regular replacement rate. The cost of change will be negligible compared to the ripple effects that such a change will institute in popular commercial culture. This therapy—a currency rename—will do a dramatic amount of good, and may help to repair our relationships with currently hostile foreign populations. Imagine, for instance, if our currency were named LIFE, as a mnemonic for Life, Labor, Love and Liberty Is Fundamental Everywhere. An attack on the World Trade Center would then be an overt attack on LIFE. Such a currency name would introduce cognitive dissonance into the minds of would-be attackers bent on attacking or undermining our currency, and would serve as its own counter-terrorism policy. A smoker’s friends can suggest a smoking cessation product as a cost-saving measure, since “smoking is such a terrible way to spend LIFE.” Can you imagine the discursive possibilities?

### **Is there any hard evidence that language affects economic behavior?**

Yes! Keith Chen, an economist at UCLA, published a paper that exemplified the Sapir-Whorf Hypothesis, titled, “The Effect of Language on Economic Behavior: Evidence from Savings Rates, Health Behaviors, and Retirement Assets.” He found that native speakers of languages with weak future tense (“I go tomorrow”) compared to native English speakers with strong future tense (“I will go tomorrow”) adhere more thoroughly to a wide-range of future-oriented behaviors, simply because of the presentist manner that their native language frames intertemporal choice. Chen “discovered that speakers with weak future tenses (e.g. German, Finnish and Estonian) were 30 percent more likely to save money, 24 percent more likely to avoid smoking, 29 percent more likely to exercise regularly, and 13 percent less likely to be obese, than speakers of languages with strong future tenses, like English” (Thompson, Atlantic Monthly). He explains most of the variation by suggesting that in weak future tense languages, like his native Chinese, there is less disjunction between an individual’s present self and their future self.

Can we simulate a portion of these same effects with a change in our currency name? One of the proposals advanced here, the QALM (or USQ), has built within it four temporal frames (Moment, Minute, Month, Millenia) and is a sibling of the QALY, a foundational metric for



public health accounting, to nudge US currency users toward intertemporal choices that are, on margin, healthier.

### **With a name change, will any denomination value gain prominence?**

That depends. For instance, any verb printed on the Jefferson bank note (Q2) will form a homophone with the full-infinitive verb, e.g. “to calm”. In an initial print run, you might consider asking the Bureau of Engraving and Printing to release design specimens for the new ✓2 bank note first as the public face of the new currency title. Doing so will send the message loud and clear both at home and abroad that the new US currency name is dedicated “2 (TWO) CALM”, “2 (TWO) LIFE”, “2 (TWO) TRUST”, “2 (TWO) PROVIDENCE” and/or “2 (TWO) PEACE”. No other bank note is likely to be boosted as much in cultural exchange as the ✓2, but the ✓2 will likely remain relatively rare in commercial exchange nevertheless.

### **So, how does this work, in mechanical terms?**

- 1 USD will always equal 1 USC (1 US Currency Contest-winner), forever. There will be no change in the exchange value of US Currency — the exchange of USD:USC will be 1:1.
- The design of the 1, 2, 5, 10, 20, 50 and 100 bank notes will not change as a result of this contest— just the name that is printed to describe the denomination.
- All security features and printing processes are held constant.
- In proposal stage, the symbol of the USC may be something other than the \$ sign. For instance, the 5 QALM might be represented as 5Q or Q5 rather than \$5, or have an altogether novel glyph to facilitate triggered recall of the USC’s name; in the Contest Finals, a symbol change (as a symbol-synonym or symbol-swap) is up to Congress to decide. (I predict that a symbol change, though very useful, would be defeated, but a voluntary symbol synonym would be broadly adopted as supportive of the USC Priming Initiative.) I would propose “✓” as the provisional currency symbol, to represent the value we place on democracy. The ✓ can be combined and embedded inside any character with a circular center, like C, Q, O and D, and many other characters, like A and L, given slight allowances.
- The USC will not be printed unless it actually represents a real nominal (naming) improvement over the USD.
- The USC and the older USD will both be accepted everywhere in the world as legal tender, backed by the full faith (and credit) of the US.
- After a highly selective Congressional contest process, Congress authorizes the US Treasury to print the USC alongside the USD, with all factors held constant except for the name of the currency.
- Cash-Accepting Equipment Manufacturers will have four months lead-time to update their Optical Recognition Software, as necessary, based on US Treasury Design Samples.



- The USC is gradually introduced into the monetary supply, starting with limited print runs in test markets as damaged currency is replaced.

### **How do I propose and support the passage of this dollar naming contest?**

You and your staff are far more experienced and knowledgeable than I am with the choice architecture and protocols of the legislative process. If you'll allow me to be so forward as to suggest a path, you might start with a conversation within the Ohio Caucus, to draft a bipartisan bill on the topic proposed and advanced by both Senators from the State of Ohio.

Please engage the US Treasury Department and Federal Reserve, consult with cosponsoring members of the Subcommittee on Economic Policy of the Senate Committee on Banking, Housing, and Urban Affairs during the drafting process, and send the bill over to Banking, Housing and Urban Affairs for mark-up. Pull in Expert Testimony (historians, sociolinguists, economists, and choice architects, to name a few) and secure time for Public Hearings and Public Comment, from commentators both local and global. Perhaps other "dollar" currencies will follow our lead. We can enrich global commerce and trade culture through a massively open and collaborative naming contest.

You might also start by directly engaging the press and schools in the State of Ohio — ask newspaper editors to solicit and print the best names that Ohioans can summon for the dollar. Attach a reasonably high set of rewards for names that successfully compete in the final brackets of the contest and achieve positive cultural, commercial or diplomatic ripple effects. Let rivers of ink spill forth in the newspapers of the world. Challenge every child in public or private school to win their school's contest for a better term of art than CALM (ARK or LIFE) to capture the mission and underlying values of USA action and commerce.

### **Are there any warnings you want to offer us about any of the currency names you've mentioned?**

Besides that already mentioned, the CALM family may lead us toward two competing portmanteaus: CALMocracy and CALMunism. Supporters of QALM currency might get branded with the CALMunist label.

I'm a firm believer in capitalism. I am very reverent toward the natural and social mechanisms that make capitalism function so well, and I am as far as can be from communism of any variety. That said, I would be proud to identify myself as an advocate of CALMocracy and, in print, I would be able to point out easily that I'm a CALMunist but not a communist, or more simply, a CALMocrat and not a communist. Then again, if we can persuade the Communist Party of China to swiftly swap out communism for CALM, the world would surely be a better place. By offering CALMunism as an alternative to Chinese Communism, we can help China gently—and without loss of face—back down and away from its present communist economic practices.

No doubt, if you choose to champion the CALM family (QALM, CALM or ALM) you will want to talk through how to respond to the CALMunism charge in a way that reflects both your steadfast capitalist approach to all affairs domestic and international and the national and



international interests of the People of the United States committing to calm as a challenge to communism.

I can also foresee CALM launching a number of decentralized political movements and policy initiatives that could enhance quality of life in unexpected ways over the century or half-century. For example, imagine the emergence of match-making services that seek to establish CALM through a “Century Assured Life Match” — a partner and spouse whose habits and attitudes predict an unbroken century of matrimony. Such an institution would help reinforce marriage and systematically reduce our divorce rate by adopting the long-view of a centurion’s decision algorithm. There may also someday be “Century Assured Life Movements” built from the CALM that pressure government to reach or even exceed productive life expectancies of a century. To pull this last issue into high-relief, consider a currency called LIFE. How much LIFE should we spend at end-of-life versus beginning-of-life? At what point does end-of-life care turn into a bad LIFE investment, as compared to the needs of future generations?

I sincerely believe debates about Head Start and End-of-Life budgeting would be easier if CALM or LIFE were the name of the currency. A reasonable citizen would not often say, “I would have you spend all the LIFE in the world to keep my father alive.” On the contrary, the discussion of a move toward palliative and hospice care would feel different if the currency were called LIFE. A reasonable market-limit on LIFE would emerge for the preservation of life in public policies. Implicit/shadow pricing methods used by economists already show statistical LIFE values for life at the EPA (6.9 million), FDA (7.9 million), and Department of Transportation (6 million). Is that low or is that high? Should we extend the life of a terminally ill, suffering patient against his will by three weeks, at a cost of 4 million LIFE, when with that same sum we can save 100 lives with more careful oversight and federal review of GM automobile design alterations? That’s a serious budgetary question, and must be taken seriously. Health economics would be much simpler under a LIFE currency, since severe irrationalities in how we distribute finite capital resources across the age spectrum could be highlighted as causative or correlative of a true shortage or wastage of life, as appropriate.

### **Any suggestions for a new currency symbol?**

Introducing a currency symbol that is legally synonymous with \$ to accompany the currency name could accelerate us toward a number of crucial US priorities, including, for example, the emergence of strong democratic republics through citizens coordinating commercial choices. For example, if a ballot box or voting symbol (✓, Unicode+2614, or on special occasions ☑, Unicode U+2611) were in-laid within the first initial of our new currency title, consumers could be encouraged to think of their commercial transactions as the daily exercise of “commercial endorsement” or “commercial vote”. If enough people no longer CALMly “vote” for a business in their community, that business will eventually die. I speculate that individuals accustomed to the notion of CALMly voting for the continued existence of businesses that support community CALMly will be primed to adopt the calm and orderly voting traditions of a representative democracy.

If LIFE is chosen, the most obvious currency symbol would too closely resemble the currency symbol of pound sterling. If Q were the currency symbol, the USQ abbreviation would



be a novel entry into foreign exchange, and the USQ would naturally empower us to ask Qs before entering into a transaction denominated in USQ. Alternatively, if the US Currency Cultural Contest selected the US Alliance (ex: 10 Alliances), a \$20 would be denominated as 20 USA (rather than 20 USD, as at present). USQ and USA are both competitive.

The Ripple would abbreviate into USR, which you might want to avoid for its proximity to the acronym of the Union of Soviet Socialist Republics. The USR abbreviation is not very competitive.

Any currency name that starts with S, such as US Springs or US Sparks, would abbreviate to USS, and could serve as a long-term stimulus to USS Enterprise. I don't advise starting a currency name with S, because it will be awkward handling the sibillence when its followed shortly after with the word "cents".

Using C as the base letter for a new US Currency symbol may be wise, especially if you choose CALM, or if you anticipate repeating this US Cultural Currency Contest (USC) periodically (eventually, every 25 or 50 years), perhaps with contest selection completed on the following schedule: 02025, 02075, 02125, 02175, ad infinitum, such that the new prints reach the currency supply on anniversaries of Independence Day (250th — 02026, 300th — 2076, etc. ad infinitum). Please see the attached Appendix Three for a more detailed sample tournament schedule.

In rank order of personal preference, I would suggest for our currency's three letter abbreviation USA (for US Ark or Arc, in reference to the United Revolution Committee), USQ (for US QALM and US Questions), USC (generically, US Currency and specifically, US CALM), USA, and USD in that order, with a general preference for currency names that start with Q, C, or D. All three of these letters will support an internal voting symbol within the "counter" (the circular inner portion or bowl) of the glyph.

The currency symbol should be designed not just as a static but also as a dynamic object, with design elements that emerge (or are activated) in response to a touch. Imagine standing in front of a sale terminal at CVS. After you ring up your items on the electronic screen, you can press any portion of your itemized purchase screen to activate the vote on that product. By tapping the screen, the default display of Q will change into Q✓, sending an appreciative signal back to the retailer and even the manufacturer. A POS system can even be designed whereby if you tap twice, you move from Q to Q✓ to X, where X symbolizes a customer complaint. Imagine if such a POS system existed at Walgreens, and on each Election Day, consumers were free to vote for or against their business carrying cigarettes and other QALM-destroying or QALM-enhancing products with a nationwide Q✓ or X campaign. Permitting such mass consumer action through Consumer Voting Days would hasten the day where we live in a peaceful, prosperous world, and, I would furthermore predict, that if it fell on the same day as votes for public office, would as a side effect drastically increase Public Office Voting turnout in the United States to previously unimaginable numbers. The custom of National Customer Voting Days that coincide with National Elections can fuel and accelerate the adoption of democracy in all free market systems, and could improve business and governmental decision-making by expanding the range of feedback that business and government can ethically collect from citizens. All this becomes possible with a touch-responsive currency symbol.



Even without a touch-responsive currency symbol, if the currency were named like CALM, citizens could engage in CALM BOMBS — the CALM equivalent of a cash mob — a sudden explosion of cash at the register for firms that take a positive step within the commercial community.

The currency symbol will have to be highly-legible at all standard print and digital display sizes. It can be multicolored, but must print well in black and white. It must be easy to write, take no more than three pen strokes, and must be as fast or faster than writing a Spanish peso (\$) symbol. Its design elements must communicate and reinforce the mission and values of the United States as a Light Unto The Nations. Of the currency abbreviations recommended above (USQ, USC, USD and USA), Q, C and D can each be written at a faster rate and with fewer pen strokes than the single- and double-barred Spanish peso (\$) sign. Try it; you'll see. The voting mark is an optional expression.

On voting days and at poll booths, the checkmark might be surrounded by a ballot box to reinforce its signification as a civic/consumer voting decision. This depiction of the Q for QALM symbol is colorized in Old Glory Red and Old Glory Blue.



**Q for QALM**

**Example Formal Currency Sign**

***Q in Optima Font, Embedded Ballot Box with Check (Unicode U+2611)***

Whatever you choose to do with the currency symbol, *please* do not do anything to outlaw the Spanish peso (\$) sign or dissuade anyone outside of government from using the old Spanish peso (S<sup>P</sup> ⇒ \$) symbol, if they want. Leave it up to individual enterprises to decide whether and when they want to adopt the new symbol or stick with the old design. Changing the currency symbol in store signage, receipts, forms and databases may be time-consuming and expensive if not done on an optional and incremental basis. If you do decide to implement an improved currency symbol, such as the Q (Q, Q✓, possibly X) or C (C, C✓, possibly X) fingertap progression (both of which would be a manifest improvement over the static Spanish peso [\$] sign) and ask businesses to comply with the change in touch-sensitive POS screens in order to implement Consumer Voting Days, please phase it in and give large and small enterprises plenty of lead-time to cost-effectively update all appropriate interactive interfaces. A four-year and eight-year transition time-frame for large and small businesses respectively seems fair — the period required for one and two Presidential elections. That way, if they want to, small or midsize businesses can sit on the sidelines and observe how the first Consumer Voting Day goes before they proceed with their own implementation. If the preparation or



execution of the first such Voting Day (Civic and Consumer QALM) demonstrates that there are kinks in the legislation or administration of the program, you can adapt the program so that it better fits the capacities of small, midsize and large companies and the needs of citizens before the full Voting Day system kicks in.

### **What about other countries input and response?**

The influence of USD extends to those places where USD is used exclusively or almost exclusively (British Virgin Islands, Caribbean Netherlands, East Timor, Ecuador, El Salvador, the Marshall Islands, Federated States of Micronesia, Palau, Panama, Turks and Caicos Islands) and those that use the USD as legal tender in parallel with other currencies (Iraq, Afghanistan, Vietnam, North Korea, Haiti, Bahamas, Barbados, Costa Rica, Belize, Bermuda, Uruguay, Cambodia, Lebanon, Liberia, Zimbabwe, and Somalia). These sovereign nations and territories where the dollar is commonly traded comprise tens of millions of souls.

All those nations and territories listed above should be invited to participate in the RE:Naming Contest with Ambassadors, Ambassador designees or serving as panelists on an international bracket, with an appropriate, equitable and inclusive formula for representation determined at a later stage in consultation with an organization like the US State Department. As needed, those nations above should be given an invitation by the US Treasury Department following the RE:Naming Contest to update their legal codes for acceptance of USC (US Currency Contestwinner) as legal tender as of the date of its planned introduction.

Likewise with the other dollar basket currencies. Our neighbors, trading partners and friends in the United Nations who trade with the “dollar” family (Canada, Australia, New Zealand, Hong Kong, Singapore, Taiwan, Jamaica, Cayman Islands, Fiji, Namibia, Rhodesia, Zimbabwe, Namibia, Nauru, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, the Solomon Islands, Brunei, Dominica, Grenada, Guyana, Antigua, Kiribati, Trinidad and Tobago, and Tuvalu) should be invited to participate at a high-level. If they want to run their own currency renaming competition, or conditionally peg their currency to our naming system, they should be more than welcome to do so. If we invite all nations to participate in a meaningful way through an international bracket, with special consideration granted to Most Favored Nation allies through all appropriate channels, through Central Bank, Embassy or WTO relationships.

Notice that Iraq, Afghanistan, Vietnam and North Korea — all of which were combat zones where the United States Armed Forces engaged in a major troop deployment in the last fifty years — use the dollar in parallel with other currencies. Major and extended US troop deployments invariably shift the local economy toward adoption of our bank notes, currently in the denomination of the dollar. If this aspect of force deployment—dollarization—is going to remain a side effect of international conflict, would it not be wiser for us to transform our currency into a pacification tool? Would we not rather invest CALM, QALM and LIFE into Afghanistan and Iraq? Would the President of the United States prefer that soldiers in Afghanistan invest dollars into the Afghan economy or invest CALM? Doing so would have a CALMing effect and could help, on margin, alleviate the tension between troops and the local population in a time of war. A CALM currency could also shorten the duration and lower the



intensity and frequency of conflict. Life-centered, CALMing currencies would help mitigate violence in US combat zones (past, present and future) through market penetration of our new currency and the philosophical ideology behind them, leading to negotiations and conflict avoidance strategies that jointly save CALM (Confirmed Afghani & All American Life Months).

### **Will anything be lost in translation?**

At first there will be some degree of lost meaning in countries that do not commonly speak English. However, English is the lingua franca of the world, and the selected currency name will likely be assimilated into practically every world language. We can be confident that the word selected will enter as an anglicism into all languages, major and minor, that have trading relationships with Uniteds. Each serious contender can be reviewed by the State Department for equivalencies in National Security Languages outside the term's original language family. For instance, English words can be reviewed for equivalents in Arabic, Mandarin Chinese, Russian, Hindi, and Persian. Each entry can be reviewed by the State Department for colloquial compatibility with the major languages spoken on Earth, listed in order of total speakers (Wikipedia<sup>4</sup>): Mandarin, English, Spanish, Hindi, Bengali, Portuguese, Russian, Urdu, Indonesian, Japanese, German, Javanese, Telugu, Wu, Korean, Tamil, French, Marathi, Turkish, Vietnamese, Italian, Western Punjabi, Cantonese, and Arabic.

### **What else can be done to improve our currency system's or our democracy's health and longevity?**

You're still with me? The brief proposals that follow are projects that I would recommend you consider separately from the RE:Naming Proposal above.

Why are we still using paper (cotton and linen) currency? Why does Crane & Co. have a monopolistic lock on the production of our currency? Every other major economy has moved over to more durable and colorful plastic currency that is, overall, far less expensive to manufacture and maintain. You can pay for thousands of student years of high quality public school STEM education with the savings that a switch to plastic currency would bring. Going from paper to plastic would be an outstanding LIFE trade.

Does anyone use pennies anymore? Please try to take firm steps toward deprecating the penny and possibly the nickel, in that order, from circulation, as they both cost more to make than they are worth in trade, and most people consider them a hassle to deal with in everyday life.

To facilitate the transition, the New Zealand playbook for eliminating obsolete coins is worth following. New Zealand has an excellent policy already developed for just this objective. As of the document print date, the New Zealand dollar is worth 0.88 USD, yet in New Zealand no one or five cent physical coins are permitted in daily consumer commerce — the smallest piece of physical change is the ten cent piece. Allow all businesses to continue to list prices and sell goods and services of any value over electronic and credit card commerce (✓3.99), but

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<sup>4</sup> This paper would not have been possible without Wikipedia.



require that businesses accept payment from the usual minority of consumers using cash at a price rounded down to the nearest nickel (✓3.95). Forbid businesses from accepting physical pennies ("pennies") after a certain date, but permit persons to redeem their pennies at the bank for their face value, or through a donation to a favorite charity. As in New Zealand, billions of pennies will be donated to charity this way, representing millions of dollars of philanthropy, and ridding us once and for all of the pernicious penny in domestic commerce. With our pockets and change purses freed up, we will all be more inclined to carry around 1Q (✓1) coins than we have been in the past. Abraham Lincoln, whose presence on the penny will be sorely missed, will always be honored on the 5Q (✓5) bill. In coinage, we can also honor him with the first 2Q (✓2) bills or coins printed, at the pleasure of Congress.

It's very likely that the low level of adoptance of the ✓1 Presidential coin is very closely related with the ongoing life of the penny and nickel. If the penny and nickel were eliminated, the expected value of change would rise to a dime and quarter minimum, and Uniteds would have more space in their wallets for dollar coins with wallets unencumbered by pennies and nickels. If you want to encourage adoption of the ✓1 coin, start by clearing out the penny and nickel using the New Zealand playbook.

The penny and more so the nickel may remain essential within developing nations, so please consult experts in global microfinance on the exchange value of the penny so as to tread cautiously with respect to deprecating the penny in international markets.

Lastly, why is our currency the only major OECD currency that can't be easily read by the blind and visually impaired? Basically every other major currency comes in a size spectrum, with bills (2, 5, etc.) also ordered by increasing size. I understand the resistance of NAMA (the National Automated Merchandising Association), but nonetheless, the writing has been on the wall for decades now that a change needs to be made. I know that the Director of the Bureau of Engraving and Printing, Larry Felix, has some strides towards usability and access for the blind and visually impaired by introducing an iPhone app and a portable bill reader machine, and I want to applaud the BEP for executing that work. There is still significant room for improvement, and we all know what it will take to get there.

So, at what point will Congress move on plastic bank notes, the removal of pernicious pennies and nickels, the removal of dollar bills from co-circulation with dollar coins, and resized bank-notes for the blind and visually impaired? These are battles that I would hold off on or treat separately and isolate from the RE:Naming contest, so as not to add any unnecessary confusion to the legislative process or introduce too much change at once.

I sincerely believe that implementing the combined and reinforcing consumer commercial rights and design elements expressed in this document will lead to a more peaceful, calm, and pluralistic world where, with US Currency denominated in a more CALM form, we may reprove nations that disturb international QALM through conscientiously non-violent means. Renaming our currency to something as fundamental as CALM, QALM or LIFE will improve the sensitivity, efficacy and effectiveness of trade sanctions and commercial isolation. The potential benefits are staggering, including but not limited to the benefits in interpersonal and international violence prevention, through the introduction of new and more easily accessible diplomatic linguistic forms. It is my belief that through improvements in commerce and the medium of international and domestic value exchange, we will find a diplomatic pathway



toward that day when we will "...hammer [our] swords into ploughshares... [n]ation shall not lift up sword against nation, neither shall they learn war anymore. For the work of the righteous shall be peace, and the effect of the righteous, QALM and confidence forever." (Isaiah 2:4). This medium of exchange has long been recognized by authors as old as Adam Smith—one of my namesakes—as an exchange not only of value, but also of moral sentiment. In the Abramic (JudeoChrIslam) tradition, which 80.7% of Uniteds identify as, in Genesis 2:20, Adam was given a special charter to develop Hebrew names for the animals. I ask you in my own name, and on behalf of my fellow US citizens and mankind of all religious traditions, Abramic or otherwise, for a special charter from Congress to rename the most important currency in the world in a pluralistic manner through an open contest of ideas, starting with our own, the US Dollar, for the purpose of preserving and sanctifying life, liberty and the pursuit of happiness through wiser worldwide commercial intercourse. Doing so will help bring us closer to that day when we will all experience calm and confidence forever.

Thank you, sincerely, for taking the time to read this proposal deeply. A wide range of possibilities were introduced in this paper: a US Cultural Capital Currency Competition (USC) in the form of periodic quarter century or half century currency re:naming tournaments, life-centered and liberty-focused currency names, emergent domestic and international security policies built from the USC, sociolinguistic predictions for renamed currency idioms, touch-sensitive interactive currency symbols, an extension of the notion of voting rights to Consumer Voting Days, interlinkage of State and Federal Voting Days with Consumer Voting Days for enhanced consumer feedback and civic participation, and quite a few enmeshed domestic and foreign policies fueled by our selected currency names to broker a just and lasting global peace.

It's my belief that this project of renaming our currency will have broad and long-lasting implications in national and international security and peacekeeping, and your contribution to the project may one day lead to a Peace Prize for the government agents and officials who successfully secure passage for an Act authorizing a Cyclic Calm Currency Naming Contest. If we choose well and wisely in a naming tournament with a suitable choice architecture geared toward domestic tranquillity and international peace, no other currency will compare, or be as CALMing for LIFE.

Please feel free to email us ([contest@currencycalm.org](mailto:contest@currencycalm.org)) for follow-up conversation, questions, comments, criticism or planning. We would welcome any help or support you can offer.

## Appendix One

Sample contest bracket of twelve currency titles, with "US DOLLARS" promoted by default to 1st Seed.



### Sample 12 Entrant Tournament Field

Strongest Options Identified Thus Far, Ordered by Seed Status

- Seed 1: US Dollars (USD, \$2 = 2 Dollars)
- Seed 2: US STEAM (US\$, \$2 = 2 \$TEAM)
- Seed 3: US CALM (USC, D2 = 2 CALM)
- Seed 4: US QALM (USQ, R 2 = 2 QALM)
- Seed 5: US LIFE (USL, L✓ = 2 LIFE)
- Seed 6: US WAVES (USW, W2 = 2 WAVES)
- Seed 7: US ALMS (USA, A2 = 2 ALMS)
- Seed 8: US RIPPLES (USR, R2 = 2 RIPPLES™)
- Seed 9: US LINCOLNS (USL, L✓ 2 = 2 LIFE)
- Seed 10: US HOPE (USH, H)
- Seed 11: US TALENTS (UST, T)
- Seed 12: US RIPPLES (USR, R) (\*™, Ripple Labs)



## Appendix Two

A much wider pool of thirty-six (36) currency name options selected over the course of a year as sample entrants for the “First Round Draft”, cultural “systempunkts for good” that may counter crime and lead, on margin, to peace and prosperity through increasingly empathic local and global trade. Some of the options below are weak, such as “US Thoughts”. Some others are subtle, supple, and strong, like “US LIFE”, “US CALM” and “US STEAM”. It is my greatest wish to see our Congress and the Public develop and advance original names in competition that outperform those suggested below. Please read this list to “rev up” your imagination, and please do everything possible to imagine and propose your own alternative.

- ✓ ALLIES (USA)
- ✓ ALM (USA) [ALTARED *LIFE MONTH* FAMILY]
- ✓ CALM (USC) [ALTERED *LIFE MONTH* FAMILY]
- ✓ CHOICES (USC)
- ✓ CLAIMS (USC)
- ✓ DEEDS (USD)
- ✓ DOLLARS (USD)
- ✓ LABOR (USL)
- ✓ LIFE (USL)
- ✓ LIGHT (USL)
- ✓ LINCOLNS (USL)
- ✓ MARKS (USM)
- ✓ OPTIONS (USO)
- ✓ PATHS (USP)
- ✓ PEACE (USP)
- ✓ PICKS (USP)
- ✓ PLOWSHARES (USP)
- ✓ POINTS (USP)
- ✓ PREFS (USP)
- ✓ PURSUITS (USP)
- ✓ QALM (USQ) [ADJUSTED *LIFE MONTH* FAMILY]
- ✓ QALY (USQ)
- ✓ RATIONS (USR)
- ✓ RIPPLES<sup>TM</sup> MAYBE (RPL)
- ✓ SEEDS (USS)
- ✓ STARS (USS)
- ✓ STEM (USS)
- ✓ STEAM (USS)
- ✓ SPRINGS (USS)
- ✓ TALENTS (UST)
- ✓ THOUGHTS (UST)
- ✓ TRUST (UST)

- ✓ VOICE (USV)
- ✓ VOTES (USV)
- ✓ WAMPUM (USW)
- ✓ WAVES (USW)

Four other example options with historical cultural value that weigh in at over two syllables and would require an exemption waiver on the syllable limit

- ✓ The CONTINENTAL (USC) [Perhaps abbreviated in slang as “Counts”]
- ✓ The LIBERTY (USL) [Abbreviated as “Ls” with special two-syllable exemption]
- ✓ The LLP (USL) (“Life, Liberty, and the Pursuit of Happiness”)
- ✓ PROVIDENCE POINTS (USP) [Abbreviated in slang to “USP” or “Points”]



## Appendix Three: Sample Tournament Schedule

### Basic Proposed Schedule for Mutual Congress, Treasury and Agency Coordination

Contest Formally Opens	Nominations Due	Tourney Contest Finals	Public Release	1776 Anniversary
July 5, 02024 <sup>5</sup> CE <sup>6</sup>	January 1, 02025	July 4, 02025	July 4, 02026	250 <sup>th</sup>
July 5, 02074	January 1, 02075	July 4, 02075	July 4, 02076	300 <sup>th</sup>
July 5, 02124	January 1, 02125	July 4, 02125	July 4, 02126	350 <sup>th</sup>

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<sup>5</sup> All dates are expressed in five digits, following The Long Now Foundation convention.

<sup>6</sup> All dates are expressed in CE, understood as Common or Current Era, to comply with the 1st Amendment's Establishment Clause.

## Appendix Four: A Linguistic Litmus Test

*Please fill in the blank with your own suggested currency name to see how it might perform in everything from regular speech to slang. Replace the word “dollars” with your suggested currency name in any of the eighteen (18) sample questions below and see how your suggestion scores. For example, “LIFE”, “CALM”, “QALM” (pronunciation: CALM), “ALM”, “WAVE”, and “RIPPLE” all pass a large number of the test phrases below, meet the basic conditions ( $\leq 2$  syllables,  $\leq 8$  letters) and are highly competitive, each producing subtle and distinctive marginal effects on life through improved embedded marginal decision-making heuristics.*

1. I would sell the shirt off my back for \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS).
2. The liquid assets of the Bill & Melinda Gates Foundation are over 37 billion \_\_\_\_\_ (dollars).
3. I scored 10 out of 10 \_\_\_\_\_ ( $\checkmark$ /C/ $\checkmark$ /\$/STEAM/Q/ $\checkmark$ /L/ $\checkmark$ /D) on my last quiz!
4. Our measurement of Gross National \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS) is taken annually.
5. The President reports on the state of \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS) as part of the State of the Union.
6. Paying my bills and debts on-time or even early helps settle the flow of \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS).
7. A basic financial education in high school is essential for managing \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS).
8. We can rectify and prevent the recurrence of the atrocities of the past by conducting our trades in a manner that is consistent with \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS).
9. It's worth spending \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS) on quality.
10. I would feel deeply ashamed—whether or not I was ever caught—if I were to counterfeit, steal or set fire to \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS).
11. Stealing \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS) from banks is not a victimless crime.
12. Terrorists would find it hard to recruit support for an attack on an economy whose currency is denoted in \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS).
13. A rejection of the \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS) currency would be a rejection of life itself.
14. \_\_\_\_\_ can buy you happiness (at least, up to a point).
15. We spend so much of our lives chasing the Almighty \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS).
16. Our currency, denominated in \_\_\_\_\_ (CALM/STEAM/LIFE/DOLLARS), ties into our international priorities.
17. The interest and principal that we owe on a bank loan is better denominated in terms of \_\_\_\_\_; we borrowed \_\_\_\_\_ from our future selves, and will gladly pay it back on-time.



WORKING DRAFT — (v0.8BH)

18. Naming our currency \_\_\_\_\_ will preserve international \_\_\_\_\_ and save \_\_\_\_\_,  
and I would gladly devote the remainder of my life to securing \_\_\_\_\_.

## Appendix Five: Name Nominators & Key Legislative, Executive Personnel

### Specially Authorized Currency Name Nominators (Proposed Candidate Set, Unranked)

- United States Congress: Senators and Representatives, including Speaker of the House and President of the Senate
- POTUS and FLOTUS and Family (Renegade, Renaissance, Radiance and Rosebud)
- VPOTUS and Family
- Justices of the Supreme Court of the United States
- All State Legislatures, the District of Columbia and US Territories
- State-level Departments of Education, for Students in Each State & Territory
- US Secret Service (Security and Anti-Counterfeit Mission)
- Presidential Cabinet Members (Secretaries of the Department of State, Treasury, Defense, Attorney General, Interior, Agriculture, Commerce, Labor, Health & Human Services, Housing & Urban Development, Transportation, Energy, Education, Veterans Affairs, Homeland Security)
- Governors of the Federal Reserve
- Fraternal Order of the Police, National Sheriffs' Association and the International Chiefs of Police
- State Departments of Education, selecting from Certified School Principal and College/University President Nominations, made on behalf of Faculty Selection Committees
- Heads of State with Formal United States Trading Relations, including United Nations General Assembly Members, WTO Members with Most Favored Nation Trading Status, etc.
- Countries with dollar-denominated Currencies (Canada, Australia, New Zealand, etc.)
- "We the People" Petitions from US Citizens and Resident Aliens that cross the Signature Thresholds (currently: 100,000 signature in 30 days)

### Members of the Senate Subcommittee on Economic Policy

Senators Jeff Merkley (Chairman), Jon Tester, Mark R. Warner, Kay R. Hagan, Joe Manchin III, Heidi Heitkamp, Dean Heller (Ranking Member), Tom Coburn, David Vitter, Mike Johanns, Mike Crapo, Tim Johnson

### Members of the House Subcommittee on Monetary Policy and Trade (Counterparts)

Representatives Bill Huizenga (Chairman), Frank D. Lucas, Stevan Pearce, Bill Posey, Stephen Lee Fincher, Marlin A. Stutzman, Mick Mulvaney, Robert Pittenger, Tom Cotton, Luke Messer, Jeb Hensarling (Ex officio), Spencer Bachus (Emeritus), Wm. Lacy Clay (Ranking Member),



Gary C. Peters, Bill Foster, John C. Carney, Jr., James A. Himes, Terri A. Sewell, Patrick Murphy, Kyrsten Sinema, Denny Heck, Maxine Waters (Ex officio)

Secretary of the Treasury

Jack Lew

Governors and Presidents of the Federal Reserve Bank

Governors: Drs. Janet Yellen, Stanley Fischer, Daniel K. Tarullo, Jerome H. Powell, and Lael Brainard

Presidents: Eric S. Rosengren, William C. Dudley, Charles I. Plosser, Loretta J. Mester, Jeffrey M. Lacker, Dennis P. Lockhart, Charles L. Evans, James Bullard, Narayana Kocherlakota, Esther L. George, Richard W. Fisher, and John C. Williams



July 4th, 2016 — July 4th, 2026

**Q: Which is the most life-saving and effective currency name?**

<http://www.currencycalm.org>  
[contest@currencycalm.org](mailto:contest@currencycalm.org)